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ABSTRACT

Results of the ninth biennial survey of 585 colleges and universities concerning expenditures for employee retirement and insurance benefits for 1993 are reported. Data are presented primarily in tabular form, with some narrative. A summary of survey highlights is included. Sample findings included: weighted average employer expenditure for benefit plans were 21.4 percent of payroll, the same as the previous year, and with a range of 10 percent to 32 percent; public institutions consistently reported higher percentages of payroll for benefit expenditures than did private institutions; the institutions in the Mid-Atlantic region reported the highest average benefit expenditures; and 580 institutions reported expenditures for pension plans; 92.8 percent of institutions reported expenditures for life insurance plans; and 99.7 percent reported expenditures for health insurance. Data reported in detail addresses: distribution of employer retirement and insurance expenditures by public and private institutions, types of benefit plan expenditures, employer benefit expenditures (by institutional type and control, region, and institutional size), employer expenditures for pension plans, health insurance, and group life insurance plans, employee contributions, retiree contributions for health insurance coverage, and payroll data. Notes on the survey's methodology and response and a copy of the survey questionnaire are also included. (MSE)

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1994
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EMPLOYEE RETIREMENT AND INSURANCE BENEFITS COST SURVEY

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INTRODUCTION

This is the ninth report of a biennial survey series started by TIAA-CREF in 1977. The survey is designed to provide colleges and universities with comparative information on their expenditures for employee retirement and insurance benefits.

A brief review of the survey is provided in "Survey Highlights" on the next page. For more detail, the report includes a substantial number of data tables. They are designed to help institutions compare their own retirement and insurance plan expenditures with those of other institutions according to size, geographic region, control, and type. (For confidentiality of response, individual institutions are not identified in the survey.) The categories are based on the 1987 Carnegie classification system for higher education institutions. For additional information about our methodology and table classifications, see "Notes on the Survey," page 49. The data in this report were collected in 1994 and reflect information supplied for either the fiscal or the calendar year 1993.

The survey report offers two principal measurements of retirement and insurance expenditures for each included benefit category: (1) expenditures as a percent of total gross payroll for the fiscal or calendar year 1993; and (2) expenditures as dollars per employee per year. Gross payroll is used as an appropriate base for determining expenditure percentages because it is readily available, is widely used in similar surveys in business and industry, and is easily definable by employers. The alternative of limiting the payroll data base to payroll of just those employees participating in the benefit plans would make general comparisons among institutions more difficult, since eligibility rules and waiting periods differ among institutions. And, not incidentally, it would be unlikely that institutions could readily supply payroll data separately for employee subgroups according to their benefit coverages.

In determining employer expenditures expressed as dollars per employee, employees are defined as full-time employees plus the full-time equivalent of part-time employees.

Because expenditures are reported as percentages of an institution's total gross payroll, the figures in the tables should not be interpreted as an average employer cost of a benefit plan on a per-participant basis, since the extent of employee coverage in a plan and eligibility rules for participation differ among institutions.

As far as we know, this is the only survey that provides comparative expenditure data for the major employee benefit plans in higher education. They include legally mandated expenditures for Social Security, unemployment compensation, and workers' compensation; expenditures for retirement plans; and expenditures for insurance plans — life, health, business-travel accident, and long-term disability. Employers' and employees' contributions to the plans are reported separately. Certain other components of benefit compensation, however, are not covered. This is mainly because of the difficulty of collecting and standardizing data for vacations, time not worked, and expenditures in the form of tuition remissions and waivers for employees and dependents.

This report would not be possible without the cooperation of the many institutions that provided the information requested in our mail survey questionnaire. The survey questionnaires often require the attention of more than one administrative department — such as a benefits department *and* a payroll department — and we greatly appreciate the efforts that the respondents have made to gather the data and to respond to telephoned or faxed inquiries about response entries, all very essential for a useful survey. Thanks are also due to James M. Mulanaphy, vice president, TIAA-CREF Corporate Research, and to many other colleagues at TIAA-CREF for their enthusiastic and continuing support of the project, and especially to Maria D. Torres for her very capable handling of the many administrative aspects of a survey of this scope.

Francis P. King
Senior Research Officer
December 1994

SURVEY HIGHLIGHTS

• For the 585 institutions participating in the survey, the weighted average employer expenditure for benefit plans (Table 3) in 1993 was 21.4 percent of payroll, or $7,400 per employee.[1] In 1991, these figures were 21.2 percent of payroll and $6,654 per employee.[2] Except where noted, weighted average figures are reported.

• The overall unweighted 1993 average employer benefit plan expenditure (Table 3) was also 21.4 percent of payroll, and the unweighted average dollar expenditure was $6,472 per employee. In 1991, these figures were 21.7 percent of payroll and $6,820 per employee.[3]

• The median 1993 benefit expenditure by employers (Table 2) was 20.9 percent of payroll. Half the institutions reported benefit expenditures exceeding 20.9 percent of payroll, or $6,058 per employee. In 1991, the median was 20.5 percent of payroll and $5,577 per employee.

• The total reported employer expenditures for benefits generally ranged from 10 percent of payroll to 32 percent (Table 1). Only two institutions reported employer expenditures of less than 10 percent of payroll. As average dollars per employee per year, benefit expenditures ranged from $1,500 to over $7,500, with over half of all institutions (51.3 percent) reporting a dollar average of $6,000 per employee or higher, and just over one-quarter (26.7 percent) a dollar average per employee of over $7,500.

• As in the 1991 survey, by type and control of institution (Table 5), public institutions consistently reported higher percentages of payroll for benefit expenditures than did private institutions. The greatest differences were in liberal arts colleges II, where public institutions reported average benefit expenditures of 26.2 percent of payroll and private institutions reported 20.0 percent. The highest average dollars per employee figures (Table 6) were reported by public research universities I, $8,036, while their private counterparts reported $7,707.

• By region, average employer expenditures for benefits (Table 9) ranged from 17.7 percent of payroll in the West to 24.8 percent in the Mid-Atlantic region. In all regions except the West and Southwest, average expenditures of public institutions were higher than for private institutions.

• By size of institution based on student enrollment (Table 13), small institutions reported 1993 average benefit expenditures of 21.2 percent of payroll; medium institutions, 21.3 percent; and large institutions, 21.5 percent. These figures represent very moderate differences in proportionate expenditures for benefits by size of institution. In 1991, the figures were farther apart — 19.4 percent, small; 20.8 percent, medium; and 21.3 percent, large.

• Employer expenditures for pension plans were reported by 580 of the 585 responding institutions (Table 3). A total of 130 institutions reported payments to public employee or state teacher retirement systems; 540 reported payments to defined contribution plans; 63, to other pension plans (self administered or trusteed); and 46 reported payments under non-prefunded plan arrangements. As is evident from the 779 responses in this category, an institution may report payments to several types of pension plans.

• For the 580 institutions reporting pension expenditures, payments for all plans combined averaged 6.4 percent of payroll overall. As noted, some institutions contribute to two, three, or even four different types of pension accounts, while others may contribute to just one type. Payments to public retirement systems for 1993 averaged 4.7 percent of payroll for the 130 institutions reporting the payments; payments to defined contribution plans averaged 4.8 percent of payroll for the 540 institutions reporting those payments. In the 1991 survey, a total of 568 institutions reported total average payments for all pension plans combined of 7.1 percent of payroll; 119 institutions reported payments to public retirement systems that averaged 4.4 percent of payroll; and 531 institutions reported payments to defined contribution plans that averaged 5.3 percent of payroll.

• For life insurance plans, 92.8 percent of institutions reported providing such plans (reported as separate plans by 488 institutions and combined with health-care plans by 55 institutions.)

• Health insurance plans were reported by 99.7 percent of institutions (reported separately by 528 institutions and combined with life insurance plans by 55 institutions.)

• Overall, employer health insurance expenditures for active and retired employees averaged 7.8 percent of payroll in 1993, and 6.3 percent in 1991.

• Contributions by *employees* for all of their benefits combined averaged 10.5 percent of payroll in 1993 (Table 17), compared with 11.4 percent in 1991.

• The average 1993 employee share of Social Security (FICA) taxes for Old Age, Survivors, and Disability (OASDI) benefits and Medicare was 6.1 percent of total payroll, compared with 6.9 percent in 1991.

• Required employee contributions for pensions averaged 3.2 percent of payroll in 1993, compared with 3.5 percent in 1991.

• Employee contributions for health insurance in 1993 averaged 1.4 percent of payroll, compared with 1.7 percent in 1991.

• Employee contributions for life insurance in 1993 averaged 0.3 percent of payroll, unchanged from 1991.

• Employee contributions for long-term disability insurance in 1993 averaged 0.2 percent of payroll in 1993, unchanged from 1991.

• Retiree contributions for health insurance coverage in 1993 were reported by 228 of the 585 responding institutions, or 39 percent, compared with 212 of the 577 responding institutions in 1991, or 37 percent (Table 24).

• Over the 1977-1993 period covered by the survey series, average employer benefit expenditures expressed as a percentage of payroll increased from 18.7 percent to 21.4 percent, or about 14 percent. The largest component increase in employer expenditures was for health insurance, reported as 2.2 percent of payroll in 1977 and 7.8 percent in 1993, an increase of 255 percent.

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[1] Includes legally mandated expenditures, pension plan, life and health insurance, travel accident and long-term disability income insurance expenditures; excludes payments for benefits outside the pension and insurance area such as payments for time not worked and cash payments or remissions for tuition charges.

[2] The weighted averages are calculated by taking the total expenditures of all institutions in the reporting categories and dividing them by total gross payroll or numbers of employees. Weighted averages take into account institutional size and thus reflect benefit expenditure practices according to their impact on the overall higher education employee population. Unless otherwise stated, we refer in the report to the weighted results, although unweighted data are also presented in the tabulations. (Weighted averages are indicated in the tables by superscript a.)

[3] Unweighted averages result from calculating the percentages of payroll or dollar figures per employee individually for each institution, summing them, and dividing by the number of reporting institutions. Unweighted data give equal weight to institutions regardless of their size. (Unweighted averages are indicated in the tables by superscript b.)

DISTRIBUTION OF EMPLOYER RETIREMENT AND INSURANCE EXPENDITURES

Table 1 shows that for the 585 colleges and universities responding to the survey, the distribution of average expenditures by individual institutions generally for all surveyed benefits ranged from 10 percent of payroll to more than 32 percent (just two institutions reported a figure of less than 10 percent and 16 reported more than 32 percent). Expenditures stated as dollars per employee per year averaged from $1,500 (2 institutions) to $7,500 or more (156 institutions).

Table 1 shows that public institutions are generally higher on the scale of benefit expenditures than private institutions. Thus, 74.4 percent of public institutions reported average expenditures of 20 percent of payroll or higher, compared with 54.5 percent of private institutions. Chart 1 illustrates the distribution of expenditures as a percent of payroll for public and private institutions.

TABLE 1

Distribution of Total Employer Retirement and Insurance Expenditures as Percent of Payroll and as Dollars per Employee per Year

TOTAL EMPLOYER RETIREMENT AND INSURANCE EXPENDITURES AS PERCENT OF PAYROLL	PUBLIC INSTITUTIONS		PRIVATE INSTITUTIONS		TOTAL INSTITUTIONS	
	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
UNDER 6.0%	-	-	1	.2	1	.2
6.0 TO 7.9	-	-	-	-	-	-
8.0 TO 9.9	-	-	1	.2	1	.2
10.0 TO 11.9	2	1.4	2	.5	4	.7
12.0 TO 13.9	1	.7	14	3.2	15	2.6
14.0 TO 15.9	3	2.0	31	7.1	34	5.8
16.0 TO 17.9	7	4.7	68	15.6	75	12.8
18.0 TO 19.9	25	16.9	82	18.8	107	18.3
20.0 TO 21.9	26	17.6	83	19.0	109	18.6
22.0 TO 23.9	22	14.9	64	14.6	86	14.7
24.0 TO 25.9	28	18.9	40	9.2	68	11.6
26.0 TO 27.9	12	8.1	25	5.7	37	6.3
28.0 TO 29.9	7	4.7	16	3.7	23	3.9
30.0 TO 31.9	5	3.4	4	.9	9	1.5
32.0 OR MORE	10	6.8	6	1.4	16	2.7
TOTAL INSTITUTIONS	148	100.0	437	100.0	585	100.0

TOTAL EMPLOYER RETIREMENT AND INSURANCE EXPENDITURES AS DOLLARS PER EMPLOYEE	PUBLIC INSTITUTIONS		PRIVATE INSTITUTIONS		TOTAL INSTITUTIONS	
	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
UNDER $1250	-	-	-	-	-	-
1250 TO 1499	-	-	-	-	-	-
1500 TO 1749	-	-	2	.5	2	.3
1750 TO 1999	-	-	1	.2	1	.2
2000 TO 2249	1	.7	2	.5	3	.5
2250 TO 2499	1	.7	1	.2	2	.3
2500 TO 2749	1	.7	3	.7	4	.7
2750 TO 2999	1	.7	8	1.8	9	1.5
3000 TO 3249	-	-	8	1.8	8	1.4
3250 TO 3499	2	1.4	12	2.7	14	2.4
3500 TO 3749	1	.7	10	2.3	11	1.9
3750 TO 3999	1	.7	12	2.7	13	2.2
4000 TO 4249	2	1.4	10	2.3	12	2.1
4250 TO 4499	1	.7	21	4.8	22	3.8
4500 TO 4749	5	3.4	29	6.6	34	5.8
4750 TO 4999	-	-	28	6.4	28	4.8
5000 TO 5249	7	4.7	28	6.4	35	6.0
5250 TO 5499	5	3.4	24	5.5	29	5.0
5500 TO 5749	12	8.1	22	5.0	34	5.8
5750 TO 5999	6	4.1	18	4.1	24	4.1
6000 TO 6249	4	2.7	21	4.8	25	4.3
6250 TO 6499	3	2.0	16	3.7	19	3.2
6500 TO 6749	15	10.1	15	3.4	30	5.1
6750 TO 6999	10	6.8	16	3.7	26	4.4
7000 TO 7249	8	5.4	14	3.2	22	3.8
7250 TO 7499	7	4.7	15	3.4	22	3.8
7500 OR MORE	55	37.2	101	23.1	156	26.7
TOTAL INSTITUTIONS	148	100.0	437	100.0	585	100.0

As dollars per employee per year (full-time employees plus full-time equivalent of part-time employees), 37.2 percent of public institutions reported an average expenditure of $7,500 or more, compared with 23.1 percent of private institutions. Looking at institutions' average expenditures by $1,000 increments, 2.8 percent of public and 9.5 percent of private institutions spent between $3,000 and $3,999 per employee; 5.5 percent of public and 20.1 percent of private spent $4,000-$4,999; 20.3 percent of public and 21.0 percent of private spent $5,000-$5,999; 21.6 percent of public and 15.6 percent of private spent $6,000-$6,999; and 47.3 percent of public and 29.7 percent of private spent $7,000 and over.

Table 2 shows the distribution of employer benefit expenditures at five successive levels. Ten percent of responding institutions averaged more than 27.2 percent of payroll for benefits, or more than $9,587 per employee. Comparable figures from the 1991 cost survey were 26.7 percent of payroll and $8,740 per employee. In the current survey, 50 percent of institutions averaged more than 20.9 percent of payroll, or more than $6,058 per employee (in 1991, these figures averaged 20.5 percent of payroll, or more than $5,577).

TABLE 2

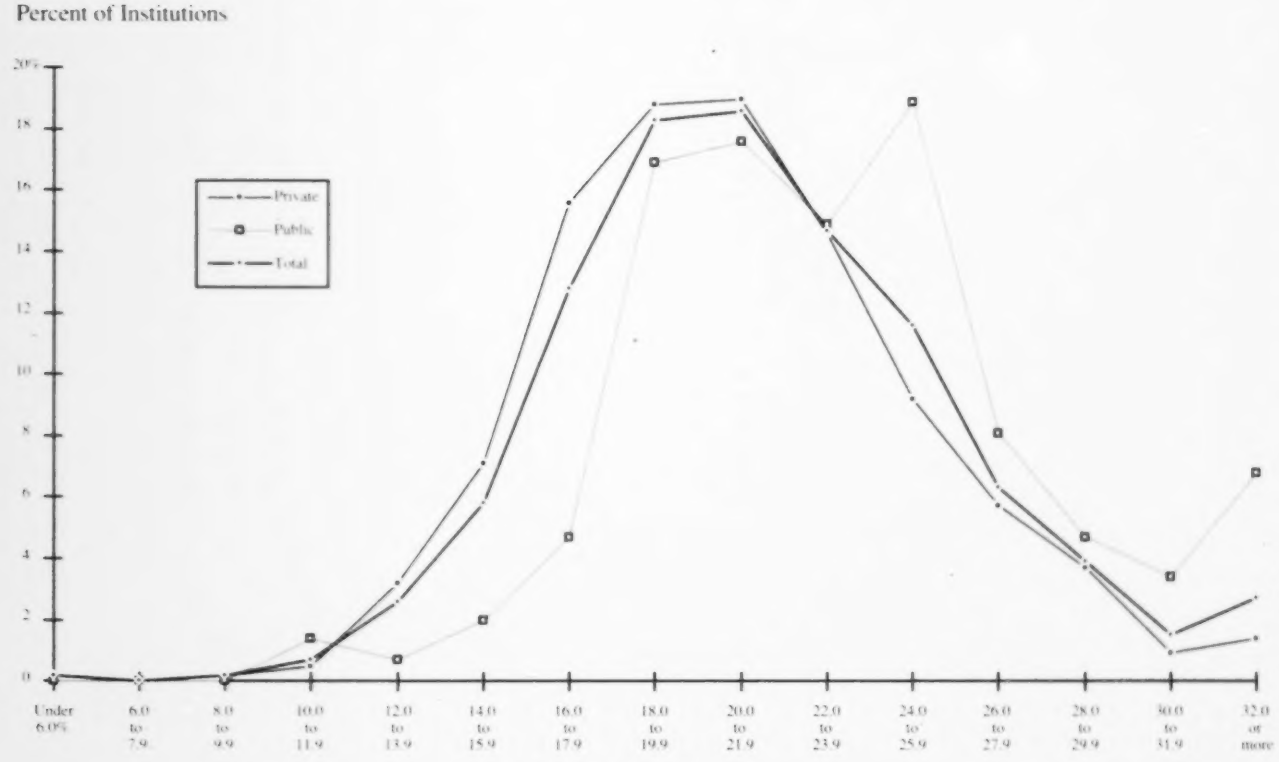
Five Levels of Employer Retirement and Insurance Expenditures

	PERCENT OF PAYROLL	DOLLARS PER EMPLOYEE PER YEAR
10% OF INSTITUTIONS PAID MORE THAN	27.2	9587
25% PAID MORE THAN	24.1	7633
50% PAID MORE THAN	20.9	6058
75% PAID MORE THAN	18.1	4801
90% PAID MORE THAN	16.0	3809
UNWEIGHTED AVERAGE[b]	21.4	6472

[b] Unweighted averages: Percentages of payroll or dollar figures in reporting categories calculated individually for each institution, summed, and divided by the number of reporting institutions.

CHART 1

Distribution of Total Employer Retirement and Insurance Expenditures as Percent of Payroll — Public, Private, and Total Institutions



TYPES OF BENEFIT PLAN EXPENDITURES

Table 3 gives the number and percent of total institutions reporting each type of surveyed benefit expenditure, as well as the average expenditure as percent of payroll and as dollars per employee for each type of benefit. Expenditures are shown under both the weighted and unweighted methods of calculation.

For the average total benefit expenditures as percent of payroll, the weighted average was 21.4 percent of payroll and the unweighted average was also 21.4 percent of payroll. The weighted average expenditure as dollars per employee was $7,400, compared with an unweighted value of $6,472. This is the first of our biennial surveys in which the overall weighted and unweighted averages of total employer benefit expenditures as a percent of payroll have been the same — 21.4 percent, an indication that differences among institutions in benefit expenditures according to size of payroll are decreasing.

Legally Mandated Expenditures Employer expenditures for legally mandated programs (Table 3) averaged 6.9 percent of payroll, or $2,371 per employee for fiscal or calendar 1993.

The major item in the legally mandated category is the employer's share of Social Security (FICA) taxes — OASDI and Medicare hospital insurance, which averaged 6.1 percent of payroll, or $2,105 per employee in the 582 institutions reporting such payments. For the calendar year 1993, the employer and employee Social Security taxes were payable at the rate, each, of 6.20 percent of the OASDI earnings base for OASDI and, for Medicare, 1.45 percent of earnings up to $135,000. The reported expenditures for Social Security taxes reflect the fact that all or some classes of employees in public institutions may not participate in the OASDI portion of Social Security; public employees in a few states are not covered by OASDI, but they are required to pay the Medicare tax. Also, employees at certain church-related institutions with religious employees may have elected to be excluded from the FICA tax-based remuneration and to pay self-employment (SECA) taxes with respect to their services.

Unemployment compensation, reported by 91.3 percent of respondents, averaged 0.1 percent of payroll, and workers' compensation, reported by 93.2 percent of respondents, averaged 0.8 percent of payroll.

Pension Plan Expenditures Employer expenditures for pension plans — public retirement systems, defined contribution plans, and other plans, averaged 6.4 percent of payroll, or $2,213 per employee among the 580 institutions reporting payments to one or more types of plans.

Employer payments to public retirement systems averaged 4.7 percent of payroll, or $1,617 per employee. These payments include the employing institutions' own payments to a public retirement system and any state or local government contributions reported to be made on behalf of the employees for both current and prior service liabilities. As such, these payments may vary considerably from year to year and in some years may not reflect a full funding of currently accruing pension obligations. In the 1991 TIAA-CREF survey, employer payments to public retirement systems averaged 4.4 percent of payroll. From our surveys, it appears that some public institutions of higher education do not have their pension cost figures available, and are therefore unable to supply them for our survey questionnaire or utilize them in determining their own educational costs.

Employer payments to defined contribution plans, including TIAA-CREF and optional or alternative plans, averaged 4.8 percent of payroll, or $1,645 per employee. This compares with reported averages in 1991 of 5.3 percent of payroll and $1,606 per employee.

In addition to employer contributions to the defined benefit and defined contribution plans reported just above, 63 institutions reported contributions to other types of pension plans, including self-administered or trusteed plans, which averaged 1.5 percent of payroll. An additional 46 institutions indicated that they made contributions in 1993 to benefits paid under unfunded pension arrangements.

Life Insurance Plans A separate group life insurance plan was reported by 488 of the 585 responding institutions, or 83.4 percent. In addition, 55 institutions, or 9.4 percent, reported their expenditures for life and health insurance on a combined basis, for a total of 92.8 percent of institutions reporting life insurance plans. For institutions reporting their group life insurance plan separately, the average expenditure was 0.3 percent of payroll, or $91 per employee.

Health Insurance Plans Health insurance plan expenditures were reported by 528 institutions as separate plans, and, in addition, 55 institutions reported their expenditures for health insurance combined with group life insurance. Altogether, health care plans were reported by 99.7 percent of institutions. Institutions reporting health insurance plans separately reported average expenditures of 7.8 percent of payroll, or $2,713 per employee. In 1991, these figures were 6.3 percent of payroll and $1,971 per employee. We asked about expenditures for both active and retired employees, and found that employer expenditures for active employees averaged 7.1 percent of payroll, and for the 33 percent of institutions reporting employer expenditures for retired employee coverage, 1.2 percent of payroll. In 1991, employer expenditures for active employees averaged 5.7 percent of payroll, and for the 34 percent of institutions reporting employer expenditures for retired employee coverage, 0.7 percent of payroll.

Travel Accident Insurance Travel accident insurance, covering employees during official travel relating to institutional business or academic affairs, was reported by 21.9 percent of institutions, with costs amounting to less than 0.1 percent of payroll.

Long-Term Disability Income Insurance Expenditures for long-term disability income insurance were reported by 451 institutions, or 77.1 percent. The expenditures averaged 0.3 percent of payroll, or $97 per employee.

TABLE 3

Average Employer Retirement and Insurance Expenditures as Percent of Payroll and as Dollars per Employee per Year by Type of Benefit

TYPE OF BENEFIT	INSTITUTIONS		AVERAGE EXPENDITURE AS PERCENT OF PAYROLL		AVERAGE EXPENDITURE AS DOLLARS PER EMPLOYEE PER YEAR	
	NUMBER	PERCENT	WEIGHTED[a]	UNWEIGHTED[b]	WEIGHTED[a]	UNWEIGHTED[b]
LEGALLY MANDATED EXPENDITURES	585	100.0	6.9	7.8	2371	2323
SOCIAL SECURITY	582	99.5	6.1	6.8	2105	2019
UNEMPLOYMENT COMPENSATION	534	91.3	1	3	49	81
WORKERS' COMPENSATION	545	93.2	8	9	276	258
PENSION PLAN EXPENDITURES	580	99.1	6.4	6.0	2213	1851
PUBLIC RETIREMENT SYSTEMS	130	22.2	4.7	4.9	1617	1542
DEFINED CONTRIBUTION PLANS	540	92.3	4.8	5.0	1645	1544
OTHER PENSION PLANS	63	10.8	1.5	1.4	553	473
UNFUNDED PENSION PLANS	46	7.9	.4	.7	147	208
OTHER BENEFIT PLAN EXPENDITURES	585	100.0	8.2	7.7	2818	2314
LIFE INSURANCE	488	83.4	.3	.4	91	121
HEALTH CARE	528	90.3	7.8	7.0	2713	2152
ACTIVE EMPLOYEES	527	90.1	7.1	6.8	2481	2068
RETIREES	193	33.0	1.2	.7	439	240
LIFE AND HEALTH CARE COMBINED[c]	55	9.4	7.4	7.8	2096	2040
TRAVEL ACCIDENT INSURANCE	128	21.9	*	*	4	14
LONG-TERM DISABILITY INCOME	451	77.1	.3	.3	97	99
ALL BENEFITS COMBINED	585	100.0	21.4	21.4	7400	6472

[a] Weighted averages. Total expenditures of institutions in reporting categories divided by total gross payroll or numbers of employees.
[b] Unweighted averages. Percentages of payroll or dollar figures in reporting categories calculated individually for each institution, summed, and divided by the number of reporting institutions.
[c] Combined for institutions unable to provide these figures separately.

*Less than 0.1 percent.

EMPLOYER BENEFIT EXPENDITURES BY INSTITUTIONAL TYPE AND CONTROL

Tables 4, 5, and 6 show employer benefit expenditures by institutional type (using the 1987 Carnegie Classification of Higher Education system — see page 49 for a description of the Carnegie categories) and control — public or private.

Table 4 shows the distribution of average benefit expenditures (legally mandated, pension, and other), the unweighted average expenditures, and the median expenditures for each institutional group by type and control. The table locates institutions on a scale from under 6.0 percent to 32.0 percent or more, depending on an institution's reported average total benefit expenditures as a percent of payroll. For example, doctorate-granting universities I (public and private combined) reported average benefit expenditures ranging between 10.0 percent of payroll and 29.9 percent of payroll. For liberal arts colleges II, the overall range of total benefit expenditures averaged between 12.0 percent of payroll and 32.0 percent or more, with about 60 percent of these institutions reporting average expenditures of between 16.0 percent of payroll and 21.9 percent.

Table 5 shows average employer benefit expenditures by type of benefit for the nine Carnegie institutional classifications. The "all benefits combined" row at the bottom of the table provides a comparison across institutions by type. Looking at public and private institutions combined, comprehensive universities and colleges I reported the highest average expenditures for benefits (22.7 percent of payroll), and liberal arts colleges II reported the lowest average expenditures (20.6 percent of payroll). Generally, the largest variations in reported benefit expenditures were according to control, public and private. The greatest difference in total benefit expenditures by control of institution was in the liberal arts colleges II category, where public institutions reported average benefit expenditures of 26.2 percent of payroll and private institutions reported 20.0 percent. The smallest difference by control was between public and private doctorate-granting universities II, where public institutions' average benefit expenditures were 21.8 percent of payroll, and private institutions were 21.6 percent.

Table 6 gives a breakdown of employer retirement and insurance expenditures as dollars per employee per year for institutional categories. The highest average dollars per employee figures for all benefits combined were reported by public research universities I, $8,036, while their private counterparts reported $7,707. Generally, public institutions reported higher average dollars per employee than did private institutions, but there were exceptions, including doctorate-granting universities II — $8,026 for private compared with $5,143 for public institutions in the category, and comprehensive universities and colleges II — $5,396 for private and $4,949 for public. Chart 2 illustrates by institutional type the dollars per employee in 1993 reported for legally mandated expenditures, pension plan expenditures, and other benefit plan expenditures.

CHART 2

Average Employer Expenditures as Dollars per Employee per Year for Legally Mandated, Pension Plan, and Other Benefit Plan Expenditures by Institutional Type

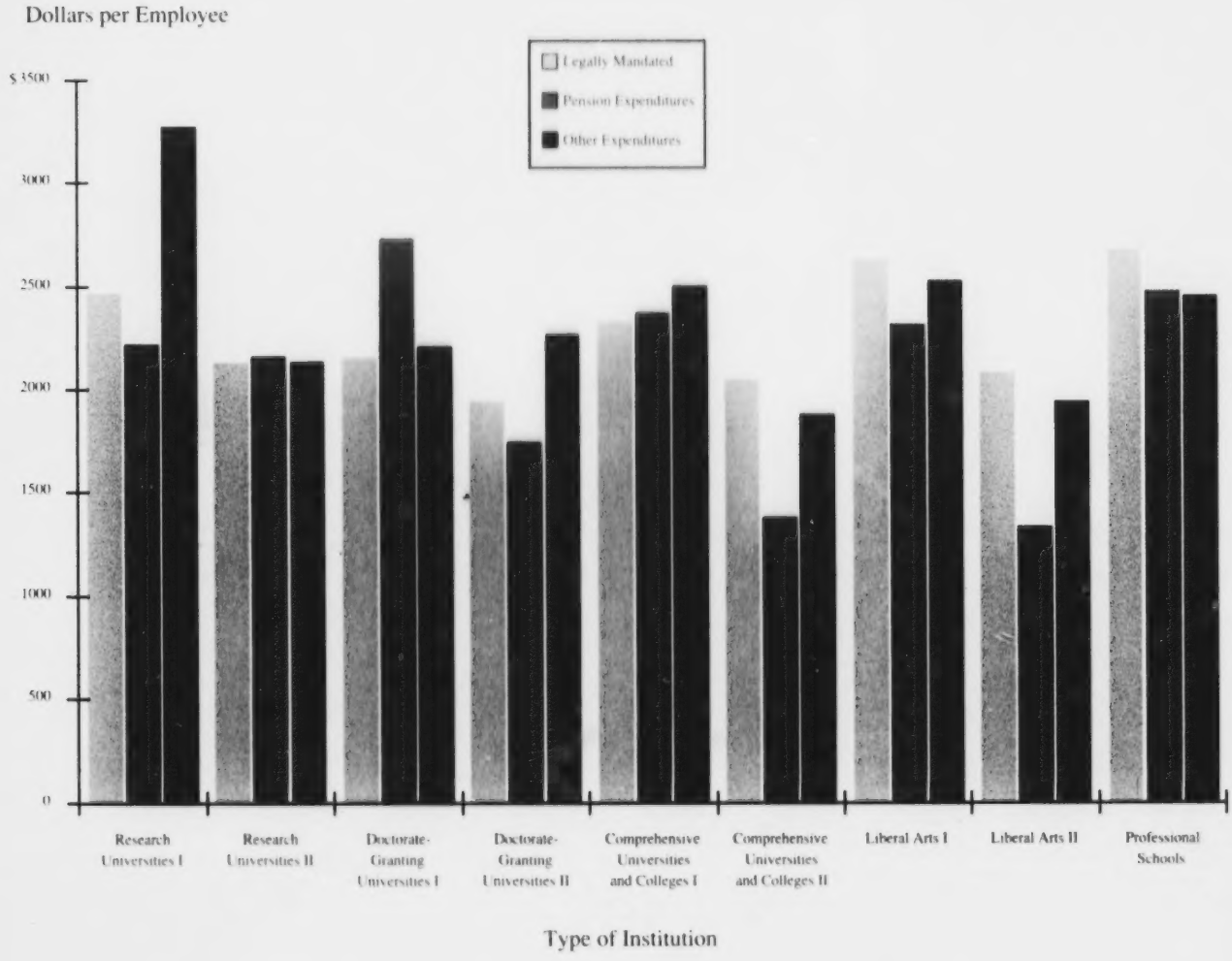


TABLE 4

Distribution of Total Employer Retirement and Insurance Expenditures: Number of Employers and Percent of Total Reporting by Institutional Category

TOTAL EMPLOYER RETIREMENT AND INSURANCE EXPENDITURES AS PERCENT OF PAYROLL	ALL INSTITUTIONS	RESEARCH UNIVERSITIES I			RESEARCH UNIVERSITIES II			DOCTORATE-GRANTING UNIVERSITIES I			DOCTORATE-GRANTING UNIVERSITIES II		
		TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
UNDER 6.0%	2 (1)	-	-	-	-	-	-	-	-	-	-	-	-
6.0 TO 7.9	- -	-	-	-	-	-	-	-	-	-	-	-	-
8.0 TO 9.9	2 (1)	-	-	-	-	-	-	-	-	-	-	-	-
10.0 TO 11.9	7 (4)	-	-	-	-	-	-	5.3 (1)	9.1 (1)	-	5.6 (1)	10.0 (1)	-
12.0 TO 13.9	2.6 (15)	-	-	-	5.6 (1)	-	20.0 (1)	-	-	-	-	-	-
14.0 TO 15.9	5.8 (34)	5.3 (2)	9.1 (2)	-	-	-	-	5.3 (1)	-	12.5 (1)	-	-	-
16.0 TO 17.9	12.8 (75)	15.8 (6)	13.6 (3)	18.8 (3)	11.1 (2)	7.7 (1)	20.0 (1)	10.5 (2)	-	25.0 (2)	-	-	-
18.0 TO 19.9	18.3 (107)	18.4 (7)	18.2 (4)	18.8 (3)	5.6 (1)	7.7 (1)	-	21.1 (4)	27.3 (3)	12.5 (1)	16.7 (3)	10.0 (1)	25.0 (2)
20.0 TO 21.9	18.6 (109)	21.1 (8)	18.2 (4)	25.0 (4)	27.8 (5)	38.5 (5)	-	21.1 (4)	27.3 (3)	12.5 (1)	27.8 (5)	20.0 (2)	37.5 (3)
22.0 TO 23.9	14.7 (86)	18.4 (7)	4.5 (1)	37.5 (6)	11.1 (2)	7.7 (1)	20.0 (1)	15.8 (3)	18.2 (2)	12.5 (1)	22.2 (4)	20.0 (2)	25.0 (2)
24.0 TO 25.9	11.6 (68)	7.9 (3)	13.6 (3)	-	22.2 (4)	15.4 (2)	40.0 (2)	15.8 (3)	9.1 (1)	25.0 (2)	22.2 (4)	30.0 (3)	12.5 (1)
26.0 TO 27.9	6.3 (37)	2.6 (1)	4.5 (1)	-	11.1 (2)	15.4 (2)	-	-	-	-	-	-	-
28.0 TO 29.9	3.9 (23)	2.6 (1)	4.5 (1)	-	-	-	-	5.3 (1)	9.1 (1)	-	-	-	-
30.0 TO 31.9	1.5 (9)	-	-	-	5.6 (1)	7.7 (1)	-	-	-	-	5.6 (1)	10.0 (1)	-
32.0 OR MORE	2.7 (16)	7.9 (3)	13.6 (3)	-	-	-	-	-	-	-	-	-	-
TOTAL INSTITUTIONS	100.0 (585)	100.0 (38)	100.0 (22)	100.0 (16)	100.0 (18)	100.0 (13)	100.0 (5)	100.0 (19)	100.0 (11)	100.0 (8)	100.0 (18)	100.0 (10)	100.0 (8)
UNWEIGHTED AVERAGE[b] MEDIAN	21.4 21.0	21.6 21.0	22.4 21.0	20.5 21.0	22.4 22.0	23.0 21.8	20.6 23.0	20.8 20.7	21.1 21.0	20.3 20.0	21.7 22.0	22.0 23.0	21.3 21.3

[b] Unweighted averages. Percentages of payroll or dollar figures in reporting categories calculated individually for each institution, summed, and divided by the number of reporting institutions.

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TABLE 4 CONTINUED

COMPREHENSIVE UNIVERSITIES AND COLLEGES I			COMPREHENSIVE UNIVERSITIES AND COLLEGES II			LIBERAL ARTS COLLEGES I			LIBERAL ARTS COLLEGES II			PROFESSIONAL SCHOOLS		
TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE
-	-	-	-	-	-	1.4	-	1.4	-	-	-	-	-	-
-	-	-	-	-	-	(1)	-	(1)	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	1.4	-	1.5
-	-	-	-	-	-	-	-	-	-	-	-	(1)	-	(1)
-	-	-	1.7	-	2.0	-	-	-	-	-	-	1.4	-	1.5
-	-	-	(1)	-	(1)	-	-	-	-	-	-	(1)	-	(1)
1.6	1.4	1.8	1.7	-	2.0	1.4	-	1.4	4.2	-	4.4	4.2	-	4.5
(2)	(1)	(1)	(1)	-	(1)	(1)	-	(1)	(7)	-	(7)	(3)	-	(3)
5.6	1.4	10.5	6.8	-	8.0	4.3	-	4.3	7.8	-	8.2	5.6	-	6.1
(7)	(1)	(6)	(4)	-	(4)	(3)	-	(3)	(13)	-	(13)	(4)	-	(4)
7.9	2.9	14.0	18.6	-	22.0	2.9	-	2.9	21.1	12.5	21.5	9.9	-	10.6
(10)	(2)	(8)	(11)	-	(11)	(2)	-	(2)	(35)	(1)	(34)	(7)	-	(7)
17.5	17.4	17.5	22.0	11.1	24.0	15.7	-	15.9	22.3	12.5	22.8	12.7	40.0	10.6
(22)	(12)	(10)	(13)	(1)	(12)	(11)	-	(11)	(37)	(1)	(36)	(9)	(2)	(7)
17.5	14.5	21.1	22.0	11.1	24.0	11.4	-	11.6	17.5	-	18.4	21.1	20.0	21.2
(22)	(10)	(12)	(13)	(1)	(12)	(8)	-	(8)	(29)	-	(29)	(15)	(1)	(14)
18.3	17.4	19.3	10.2	33.3	6.0	18.6	-	18.8	9.0	-	9.5	18.3	20.0	18.2
(23)	(12)	(11)	(6)	(3)	(3)	(13)	-	(13)	(15)	-	(15)	(13)	(1)	(12)
14.3	20.3	7.0	8.5	11.1	8.0	17.1	100.0	15.9	7.2	25.0	6.3	9.9	20.0	9.1
(18)	(14)	(4)	(5)	(1)	(4)	(12)	(1)	(11)	(12)	(2)	(10)	(7)	(1)	(6)
6.3	10.1	1.8	1.7	11.1	-	18.6	-	18.8	3.6	12.5	3.2	8.5	-	9.1
(8)	(7)	(1)	(1)	(1)	-	(13)	-	(13)	(6)	(1)	(5)	(6)	-	(6)
4.0	4.3	3.5	3.4	-	4.0	5.7	-	5.8	5.4	25.0	4.4	1.4	-	1.5
(5)	(3)	(2)	(2)	-	(2)	(4)	-	(4)	(9)	(2)	(7)	(1)	-	(1)
2.4	2.9	1.8	-	-	-	1.4	-	1.4	1.2	12.5	.6	1.4	-	1.5
(3)	(2)	(1)	-	-	-	(1)	-	(1)	(2)	(1)	(1)	(1)	-	(1)
4.8	7.2	1.8	3.4	22.2	-	1.4	-	1.4	.6	-	.6	4.2	-	4.5
(6)	(5)	(1)	(2)	(2)	-	(1)	-	(1)	(1)	-	(1)	(3)	-	(3)
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
(126)	(69)	(57)	(59)	(9)	(50)	(70)	(1)	(69)	(166)	(8)	(158)	(71)	(5)	(66)
22.4	23.8	20.8	20.6	25.6	19.7	22.8	25.1	22.8	20.2	24.7	20.0	21.4	21.1	21.4
22.0	23.4	20.6	19.9	23.7	19.3	23.4	25.0	23.3	19.5	26.0	19.4	21.4	21.0	21.4

TABLE 5

Average[a] Employer Retirement and Insurance Expenditures as Percent of Payroll and Number of Employers Reporting by Type of Benefit and Institutional Category

	ALL INSTITUTIONS	RESEARCH UNIVERSITIES I			RESEARCH UNIVERSITIES II			DOCTORATE-GRANTING UNIVERSITIES I			DOCTORATE-GRANTING UNIVERSITIES II		
		TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
LEGALLY MANDATED EXPENDITURES	6.9 (585)	6.6 (38)	6.4 (22)	7.3 (16)	7.0 (18)	7.2 (13)	6.6 (5)	6.2 (19)	5.9 (11)	7.2 (8)	7.1 (18)	6.5 (10)	8.0 (8)
SOCIAL SECURITY	6.1 (582)	5.8 (37)	5.6 (21)	6.5 (16)	6.4 (18)	6.6 (13)	5.8 (5)	6.2 (17)	6.1 (9)	6.4 (8)	6.3 (18)	5.9 (10)	7.0 (8)
UNEMPLOYMENT COMPENSATION	.1 (534)	.1 (36)	.1 (21)	.2 (15)	.1 (17)	— (12)	.1 (5)	.1 (19)	.1 (11)	.2 (8)	.1 (17)	.1 (9)	.2 (8)
WORKERS' COMPENSATION	.8 (545)	.9 (37)	.9 (22)	.7 (15)	.6 (17)	.5 (12)	.6 (5)	.4 (18)	.4 (10)	.6 (8)	.8 (14)	.8 (6)	.8 (8)
PENSION PLAN EXPENDITURES	6.4 (580)	6.0 (38)	6.1 (22)	5.4 (16)	7.1 (18)	7.5 (13)	6.3 (5)	7.9 (19)	8.8 (11)	5.3 (8)	6.4 (18)	6.3 (10)	6.5 (8)
PUBLIC RETIREMENT SYSTEMS	4.7 (130)	4.9 (19)	4.9 (19)	- -	2.1 (11)	2.1 (11)	- -	6.8 (10)	6.8 (10)	- -	3.0 (8)	3.0 (8)	- -
DEFINED CONTRIBUTION PLANS	4.8 (540)	4.6 (31)	4.5 (16)	4.9 (15)	5.6 (18)	5.4 (13)	6.1 (5)	3.9 (15)	3.3 (7)	5.3 (8)	5.7 (16)	5.4 (8)	6.2 (8)
OTHER PENSION PLANS	1.5 (63)	1.5 (13)	1.6 (5)	1.3 (8)	1.5 (4)	1.8 (2)	1.0 (2)	.4 (1)	.4 (1)	- -	.6 (3)	- -	.6 (3)
UNFUNDED PENSION PLANS	.4 (46)	.4 (6)	.5 (2)	.3 (4)	.3 (3)	.3 (2)	.1 (1)	* (1)	- -	* (1)	.2 (1)	- -	.2 (1)
OTHER BENEFIT PLAN EXPENDITURES	8.2 (585)	8.8 (38)	9.2 (22)	7.5 (16)	7.0 (18)	7.9 (13)	5.1 (5)	6.4 (19)	6.3 (11)	6.4 (8)	8.3 (18)	8.9 (10)	7.2 (8)
LIFE INSURANCE	.3 (488)	.2 (35)	.2 (20)	.3 (15)	.3 (15)	.3 (10)	.2 (5)	.3 (18)	.3 (10)	.3 (8)	.3 (15)	.3 (7)	.4 (8)
HEALTH CARE	7.8 (528)	8.5 (37)	9.0 (21)	7.0 (16)	6.3 (15)	7.2 (10)	4.7 (5)	5.7 (18)	5.6 (10)	5.9 (8)	7.8 (16)	8.8 (8)	6.5 (8)
ACTIVE EMPLOYEES	7.1 (527)	7.5 (37)	7.9 (21)	6.5 (16)	6.3 (15)	7.1 (10)	4.6 (5)	5.5 (18)	5.4 (10)	5.8 (8)	7.6 (16)	8.7 (8)	6.0 (8)
RETIREES	1.2 (193)	1.4 (22)	1.4 (14)	1.0 (8)	.3 (6)	.4 (3)	.1 (3)	.7 (4)	.8 (2)	.5 (2)	.7 (8)	.7 (2)	.7 (6)
LIFE AND HEALTH CARE COMBINED[c]	7.4 (55)	6.6 (1)	6.6 (1)	- -	8.4 (3)	8.4 (3)	- -	9.6 (1)	9.6 (1)	- -	6.7 (2)	6.7 (2)	- -
TRAVEL ACCIDENT INSURANCE	* (128)	* (15)	* (4)	* (11)	* (2)	- -	* (2)	* (3)	* (1)	* (2)	* (3)	- -	* (3)
LONG-TERM DISABILITY INCOME	.3 (451)	.3 (31)	.2 (15)	.3 (16)	.3 (11)	.3 (6)	.2 (5)	.3 (15)	.3 (7)	.2 (8)	.3 (13)	.3 (5)	.3 (8)
ALL BENEFITS COMBINED	21.4 (585)	21.4 (38)	21.8 (22)	20.3 (16)	21.2 (18)	22.6 (13)	18.0 (5)	20.5 (19)	21.0 (11)	18.9 (8)	21.7 (18)	21.8 (10)	21.6 (8)

[a] Weighted averages. Total expenditures of institutions in reporting categories divided by total gross payroll or numbers of employees.
[c] Combined for institutions unable to provide these figures separately.

*Less than 0.1 percent

TABLE 5 CONTINUED

COMPREHENSIVE UNIVERSITIES AND COLLEGES I			COMPREHENSIVE UNIVERSITIES AND COLLEGES II			LIBERAL ARTS COLLEGES I			LIBERAL ARTS COLLEGES II			PROFESSIONAL SCHOOLS		
TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE
7.4	7.0	8.0	8.0	7.9	8.1	7.9	8.1	7.8	8.0	8.1	8.0	7.4	7.4	7.3
(126)	(69)	(57)	(59)	(9)	(50)	(70)	(1)	(69)	(166)	(8)	(158)	(71)	(5)	(66)
6.5	6.3	6.9	7.0	7.1	7.0	6.7	7.3	6.7	6.9	7.3	6.9	6.6	6.8	6.5
(126)	(69)	(57)	(59)	(9)	(50)	(70)	(1)	(69)	(166)	(8)	(158)	(71)	(5)	(66)
2	2	3	2	2	2	2	1	2	3	3	3	2	1	3
(119)	(64)	(55)	(55)	(9)	(46)	(68)	(1)	(67)	(145)	(8)	(137)	(58)	(5)	(53)
8	7	9	9	7	9	1.0	8	1.0	9	6	9	6	6	6
(117)	(61)	(56)	(55)	(8)	(47)	(66)	(1)	(65)	(155)	(7)	(148)	(66)	(5)	(61)
7.5	8.5	5.5	5.4	8.5	4.9	6.9	8.2	6.9	5.1	8.6	4.8	6.8	8.0	6.3
(126)	(69)	(57)	(59)	(9)	(50)	(70)	(1)	(69)	(165)	(8)	(157)	(67)	(5)	(62)
5.1	5.1	-	6.3	6.3	-	-	-	-	6.1	6.1	-	5.7	5.7	-
(64)	(64)	-	(7)	(7)	-	-	-	-	(6)	(6)	-	(5)	(5)	-
4.7	4.3	5.4	4.9	5.3	4.8	6.5	8.2	6.5	4.6	4.0	4.7	4.6	2.4	5.6
(111)	(55)	(56)	(55)	(6)	(49)	(70)	(1)	(69)	(161)	(6)	(155)	(63)	(4)	(59)
9	1.5	5	9	-	9	2.0	-	2.0	1.4	-	1.4	1.9	-	1.9
(12)	(4)	(8)	(5)	-	(5)	(10)	-	(10)	(8)	-	(8)	(7)	-	(7)
1.0	8	1.3	2	-	2	6	-	6	1.0	-	1.0	1.1	-	1.12
(7)	(4)	(3)	(3)	-	(3)	(12)	-	(12)	(12)	-	(12)	(1)	-	(1)
7.9	8.2	7.3	7.4	9.5	7.0	7.6	8.8	7.5	7.5	9.4	7.3	6.7	6.4	6.9
(126)	(69)	(57)	(59)	(9)	(50)	(70)	(1)	(69)	(166)	(8)	(158)	(71)	(5)	(66)
4	3	4	5	4	5	4	8	4	4	3	4	3	2	3
(105)	(52)	(53)	(48)	(7)	(41)	(68)	(1)	(67)	(132)	(5)	(127)	(52)	(4)	(48)
7.4	7.8	6.7	6.8	9.1	6.4	6.8	8.0	6.8	6.8	9.0	6.5	6.3	6.1	6.3
(110)	(58)	(52)	(53)	(7)	(46)	(69)	(1)	(68)	(146)	(7)	(139)	(64)	(4)	(60)
7.0	7.1	6.6	6.6	8.9	6.2	6.5	8.0	6.5	6.6	8.6	6.4	6.2	6.0	6.3
(110)	(58)	(52)	(53)	(7)	(46)	(68)	(1)	(67)	(146)	(7)	(139)	(64)	(4)	(60)
1.1	1.5	3	6	4	6	7	-	7	7	8	6	4	5	3
(48)	(28)	(20)	(20)	(4)	(16)	(35)	-	(35)	(33)	(3)	(30)	(17)	(1)	(16)
7.0	7.0	6.9	5.8	8.2	5.0	9.1	-	9.1	7.8	10.2	7.7	8.8	7.8	9.2
(15)	(11)	(4)	(6)	(2)	(4)	(1)	-	(1)	(19)	(1)	(18)	(7)	(1)	(6)
-	1	-	-	-	-	-	-	-	1	-	1	-	-	-
(27)	(9)	(18)	(9)	-	(9)	(29)	-	(29)	(28)	-	(28)	(12)	(1)	(11)
4	4	3	3	3	3	3	-	3	3	2	4	2	1	2
(86)	(32)	(54)	(47)	(5)	(42)	(63)	-	(63)	(132)	(5)	(127)	(53)	(3)	(50)
22.7	23.7	20.8	20.8	25.8	19.9	22.3	25.1	22.3	20.6	26.2	20.0	20.8	21.8	20.4
(126)	(69)	(57)	(59)	(9)	(50)	(70)	(1)	(69)	(166)	(8)	(158)	(71)	(5)	(66)

TABLE 6

Average[a] Employer Retirement and Insurance Expenditures as Dollars per Employee per Year and Number of Employers Reporting by Type of Benefit and Institutional Category

	ALL INSTITUTIONS	RESEARCH UNIVERSITIES I			RESEARCH UNIVERSITIES II			DOCTORATE-GRANTING UNIVERSITIES I			DOCTORATE-GRANTING UNIVERSITIES II		
		TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
LEGALLY MANDATED EXPENDITURES	2371 (585)	2469 (38)	2374 (22)	2780 (16)	2131 (18)	2121 (13)	2157 (5)	2154 (19)	2050 (11)	2439 (8)	1944 (18)	1545 (10)	2958 (8)
SOCIAL SECURITY	2105 (582)	2166 (37)	2067 (21)	2477 (16)	1931 (18)	1946 (13)	1894 (5)	2203 (17)	2220 (9)	2163 (8)	1733 (18)	1393 (10)	2599 (8)
UNEMPLOYMENT COMPENSATION	49 (534)	43 (36)	38 (21)	59 (15)	44 (17)	40 (12)	55 (5)	38 (19)	31 (11)	57 (8)	34 (17)	23 (9)	61 (8)
WORKERS' COMPENSATION	276 (545)	329 (37)	347 (22)	266 (15)	167 (17)	150 (12)	208 (5)	152 (18)	127 (10)	219 (8)	215 (14)	171 (6)	299 (8)
PENSION PLAN EXPENDITURES	2213 (580)	2220 (38)	2265 (22)	2071 (16)	2163 (18)	2202 (13)	2062 (5)	2729 (19)	3061 (11)	1811 (8)	1747 (18)	1489 (10)	2403 (8)
PUBLIC RETIREMENT SYSTEMS	1617 (130)	1804 (19)	1804 (19)	-	642 (11)	642 (11)	-	2359 (10)	2359 (10)	-	832 (8)	832 (8)	-
DEFINED CONTRIBUTION PLANS	1645 (540)	1723 (31)	1651 (16)	1856 (15)	1701 (18)	1585 (13)	2001 (5)	1418 (15)	1231 (7)	1808 (8)	1527 (16)	1168 (8)	2301 (8)
OTHER PENSION PLANS	553 (63)	570 (13)	618 (5)	459 (8)	489 (4)	554 (2)	371 (2)	129 (1)	129 (1)	-	203 (3)	- -	203 (3)
UNFUNDED PENSION PLANS	147 (46)	159 (6)	190 (2)	126 (4)	91 (3)	107 (2)	20 (1)	12 (1)	- -	12 (1)	68 (1)	- -	68 (1)
OTHER BENEFIT PLAN EXPENDITURES	2818 (585)	3270 (38)	3396 (22)	2856 (16)	2133 (18)	2308 (13)	1679 (5)	2205 (19)	2213 (11)	2181 (8)	2266 (18)	2110 (10)	2665 (8)
LIFE INSURANCE	91 (488)	78 (35)	71 (20)	97 (15)	84 (15)	96 (10)	61 (5)	103 (18)	109 (10)	87 (8)	94 (15)	65 (7)	157 (8)
HEALTH CARE	2713 (528)	3174 (37)	3342 (21)	2650 (16)	1968 (15)	2179 (10)	1540 (5)	1951 (18)	1928 (10)	2010 (8)	2160 (16)	2053 (8)	2400 (8)
ACTIVE EMPLOYEES	2481 (527)	2816 (37)	2922 (21)	2487 (16)	1940 (15)	2147 (10)	1521 (5)	1906 (18)	1881 (10)	1972 (8)	2090 (16)	2028 (8)	2226 (8)
RETIREES	439 (193)	519 (22)	531 (14)	438 (8)	83 (6)	128 (3)	38 (3)	227 (4)	296 (2)	129 (2)	221 (8)	187 (2)	234 (6)
LIFE AND HEALTH CARE COMBINED[c]	2096 (55)	2082 (1)	2082 (1)	-	2218 (3)	2218 (3)	-	3736 (1)	3736 (1)	-	1764 (2)	1764 (2)	-
TRAVEL ACCIDENT INSURANCE	4 (128)	2 (15)	* (4)	3 (11)	2 (2)	- -	2 (2)	1 (3)	3 (1)	1 (2)	2 (3)	- -	2 (3)
LONG-TERM DISABILITY INCOME	97 (451)	99 (31)	93 (15)	108 (16)	88 (11)	96 (6)	78 (5)	109 (15)	122 (7)	82 (8)	73 (13)	53 (5)	107 (8)
ALL BENEFITS COMBINED	7400 (585)	7959 (38)	8036 (22)	7707 (16)	6427 (18)	6631 (13)	5898 (5)	7088 (19)	7325 (11)	6431 (8)	5956 (18)	5143 (10)	8026 (8)

[a] Weighted averages. Total expenditures of institutions in reporting categories divided by total gross payroll or numbers of employees.
[c] Combined for institutions unable to provide these figures separately.

*Less than 0.1 percent

TABLE 6 CONTINUED

COMPREHENSIVE UNIVERSITIES AND COLLEGES I			COMPREHENSIVE UNIVERSITIES AND COLLEGES II			LIBERAL ARTS COLLEGES I			LIBERAL ARTS COLLEGES II			PROFESSIONAL SCHOOLS		
TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE
2332	2245	2507	2051	1506	2192	2626	2585	2626	2082	2360	2055	2682	2325	2867
(126)	(69)	(57)	(59)	(9)	(50)	(70)	(1)	(69)	(166)	(8)	(158)	(71)	(5)	(66)
2047	1997	2146	1792	1360	1903	2246	2313	2245	1797	2122	1766	2390	2113	2534
(126)	(69)	(57)	(59)	(9)	(50)	(70)	(1)	(69)	(166)	(8)	(158)	(71)	(5)	(66)
73	69	79	58	31	65	67	20	68	72	76	72	75	24	102
(119)	(64)	(55)	(55)	(9)	(46)	(68)	(1)	(67)	(145)	(8)	(137)	(58)	(5)	(53)
243	218	285	218	125	241	325	252	326	233	176	238	221	189	239
(117)	(61)	(56)	(55)	(8)	(47)	(66)	(1)	(65)	(155)	(7)	(148)	(66)	(5)	(61)
2371	2697	1726	1379	1626	1316	2312	2616	2307	1335	2502	1221	2478	2489	2472
(126)	(69)	(57)	(59)	(9)	(50)	(70)	(1)	(69)	(165)	(8)	(157)	(67)	(5)	(62)
1603	1603	-	1116	1116	-	-	-	-	1750	1750	-	1767	1767	-
(64)	(64)	-	(7)	(7)	-	-	-	-	(6)	(6)	-	(5)	(5)	-
1508	1398	1690	1290	1133	1314	2190	2616	2184	1191	1172	1192	1690	735	2191
(111)	(55)	(56)	(55)	(6)	(49)	(70)	(1)	(69)	(161)	(6)	(155)	(63)	(4)	(59)
274	394	173	235	-	235	654	-	654	392	-	392	734	-	734
(12)	(4)	(8)	(5)	-	(5)	(10)	-	(10)	(8)	-	(8)	(7)	-	(7)
276	176	493	55	-	55	184	-	184	256	-	256	286	-	286
(7)	(4)	(3)	(3)	-	(3)	(12)	-	(12)	(12)	-	(12)	(1)	-	(1)
2496	2608	2273	1874	1818	1889	2528	2804	2524	1939	2728	1862	2450	2001	2684
(126)	(69)	(57)	(59)	(9)	(50)	(70)	(1)	(69)	(166)	(8)	(158)	(71)	(5)	(66)
119	109	134	119	82	128	148	251	147	101	80	103	114	69	138
(105)	(52)	(53)	(48)	(7)	(41)	(68)	(1)	(67)	(132)	(5)	(127)	(52)	(4)	(48)
2391	2542	2118	1754	1779	1749	2288	2553	2284	1776	2630	1688	2288	1907	2487
(110)	(58)	(52)	(53)	(7)	(46)	(69)	(1)	(68)	(146)	(7)	(139)	(64)	(4)	(60)
2245	2338	2078	1689	1735	1679	2180	2553	2174	1728	2506	1648	2260	1862	2468
(110)	(58)	(52)	(53)	(7)	(46)	(68)	(1)	(67)	(146)	(7)	(139)	(64)	(4)	(60)
362	520	95	146	64	181	232	-	232	184	212	177	140	145	134
(48)	(28)	(20)	(20)	(4)	(16)	(35)	-	(35)	(33)	(3)	(30)	(17)	(1)	(16)
1950	1922	2126	1361	1465	1310	2200	-	2200	1897	2633	1862	2347	2254	2379
(15)	(11)	(4)	(6)	(2)	(4)	(1)	-	(1)	(19)	(1)	(18)	(7)	(1)	(6)
16	24	9	13	-	13	4	-	4	19	-	19	2	1	2
(27)	(9)	(18)	(9)	-	(9)	(29)	-	(29)	(28)	-	(28)	(12)	(1)	(11)
121	150	91	83	53	88	99	-	99	88	48	92	63	23	91
(86)	(32)	(54)	(47)	(5)	(42)	(63)	-	(63)	(132)	(5)	(127)	(53)	(3)	(50)
7200	7550	6506	5305	4949	5396	7465	8005	7457	5348	7590	5131	7589	6816	7991
(126)	(69)	(57)	(59)	(9)	(50)	(70)	(1)	(69)	(166)	(8)	(158)	(71)	(5)	(66)

EMPLOYER BENEFIT EXPENDITURES BY REGION

Tables 7, 8, 9, and 10 present employer benefit expenditure data grouped by geographic region: New England, Mid-Atlantic, South, Midwest, Southwest, and West. (See "Notes on the Survey," page 49, for a list of states included in each region.)

Table 7 shows the distribution of employer expenditures for benefits as a percent of payroll for each region, along with the unweighted average and median expenditures. Looking at the median figures for public and private institutions combined, the highest median was reported by institutions in New England, 22.7 percent of payroll; it was followed by institutions in the West, 22.3 percent of payroll; Mid-Atlantic, 21.8 percent; Southwest, 20.6 percent; Midwest, 20.4 percent; and South, 20.3 percent. In all regions, public institutions reported higher median employer expenditures than did private, with public institutions in New England highest (27.0 percent of payroll) and private institutions in the South, the lowest (19.3 percent). The largest difference between median expenditures for public and private institutions was in the Midwest region; there the difference was 4.8 percentage points. The Midwest difference was followed closely by that in New England, where the median for public institutions was 4.7 percentage points higher than for private institutions. The smallest differences were in the Southwest, South, and West, where the medians for public institutions were higher than for private institutions by 1.0 percent, 2.1 percent, and 2.6 percent, respectively.

Table 8 provides data on regional variations in employer benefit expenditures by institutional type. For this table, the four Carnegie classifications of research universities I, research universities II, doctorate-granting universities I, and doctorate-granting universities II, have been combined into one group: research and doctorate-granting institutions; comprehensive universities and colleges I and II have been combined into comprehensive universities and colleges; and liberal arts colleges I and II have been combined into liberal arts colleges. For research and doctorate-granting universities combined, average employer expenditures for benefits ranged from a high of 25.6 percent of payroll for Mid-Atlantic institutions, to a low of 17.1 percent for institutions in the West. For comprehensive universities and colleges, average employer benefit expenditures ranged between a high of 25.3 percent of payroll in the West, to a low of 20.6 percent of payroll in the South, with the Southwest close to the South at 20.7 percent of payroll. Liberal arts colleges reported average employer benefit expenditures ranging from a high of 23.8 percent of payroll in the Mid-Atlantic region, to a low of 19.5 percent of payroll in the Midwest.

Table 9 shows regional variations in average employer benefit expenditures as a percent of payroll by type of benefit. For all benefits combined, public institutions in the Mid-Atlantic region had the highest average expenditures, 28.1 percent of payroll, followed by public institutions in New England, 27.6 percent of payroll. In all regions except the Southwest and West, public institutions reported higher average combined benefit expenditures than did private institutions.

Employer benefit expenditures as dollars per employee per year for each region are displayed in Table 10. For public and private institutions combined, average dollar expenditures per employee for all benefits combined in 1993 were $9,167 in New England; $8,860 in the Mid-Atlantic; $7,946 in the Midwest; $6,404 in the South; $6,393 in the West; and $6,045 in the Southwest. The average dollar figure for all institutions was $7,400. For all defined contribution pension plans, the dollars spent by employers per employee varied from a low of $1,081 in the South to a high of $2,188 in New England. For public employee pension plans, the spread was from a low of $704 in the Mid-Atlantic region to a high of $2,108 in the Midwest. Chart 3 illustrates the number of dollars per employee per year by region for the three major expenditure categories.

TABLE 7

Distribution of Total Employer Retirement and Insurance Expenditures: Number of Employers and Percent of Total Reporting by Region

TOTAL EMPLOYER RETIREMENT AND INSURANCE EXPENDITURES AS PERCENT OF PAYROLL	ALL INSTITUTIONS	NEW ENGLAND			MID-ATLANTIC			SOUTH			MIDWEST			SOUTHWEST			WEST		
		TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
UNDER 6.0%	.2 (1)	-	-	-	-	-	-	-	-	-	.5 (1)	-	.6 (1)	-	-	-	-	-	-
6.0 TO 7.9	- -	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8.0 TO 9.9	.2 (1)	-	-	-	-	-	-	-	-	-	.5 (1)	-	.6 (1)	-	-	-	-	-	-
10.0 TO 11.9	.7 (4)	-	-	-	-	-	-	1.6 (2)	1.9 (1)	1.4 (1)	1.0 (2)	2.2 (1)	.6 (1)	-	-	-	-	-	-
12.0 TO 13.9	2.6 (15)	2.0 (1)	-	2.1 (1)	-	-	-	4.7 (6)	1.9 (1)	6.8 (5)	2.9 (6)	-	3.8 (6)	-	-	-	3.6 (2)	-	4.7 (2)
14.0 TO 15.9	5.8 (34)	3.9 (2)	-	4.3 (2)	1.8 (2)	-	2.2 (2)	3.1 (4)	1.9 (1)	4.1 (3)	9.7 (20)	-	12.5 (20)	8.3 (3)	-	15.0 (3)	5.5 (3)	16.7 (2)	2.3 (1)
16.0 TO 17.9	12.8 (75)	3.9 (2)	-	4.3 (2)	11.8 (13)	-	14.0 (13)	15.7 (20)	7.5 (4)	21.6 (16)	16.0 (33)	4.3 (2)	19.4 (31)	8.3 (3)	6.3 (1)	10.0 (2)	7.3 (4)	-	9.3 (4)
18.0 TO 19.9	18.3 (107)	17.6 (9)	-	19.1 (9)	18.2 (20)	17.6 (3)	18.3 (17)	21.3 (27)	17.0 (9)	24.3 (18)	16.5 (34)	15.2 (7)	16.9 (27)	25.0 (9)	31.3 (5)	20.0 (4)	14.5 (8)	8.3 (1)	16.3 (7)
20.0 TO 21.9	18.6 (109)	15.7 (8)	-	17.0 (8)	20.0 (22)	11.8 (2)	21.5 (20)	20.5 (26)	28.3 (15)	14.9 (11)	16.5 (34)	10.9 (5)	18.1 (29)	27.8 (10)	18.8 (3)	35.0 (7)	16.4 (9)	8.3 (1)	18.6 (8)
22.0 TO 23.9	14.7 (86)	19.6 (10)	-	21.3 (10)	14.5 (16)	11.8 (2)	15.1 (14)	13.4 (17)	17.0 (9)	10.8 (8)	13.1 (27)	13.0 (6)	13.1 (21)	16.7 (6)	25.0 (4)	10.0 (2)	18.2 (10)	8.3 (1)	20.9 (9)
24.0 TO 25.9	11.6 (68)	9.8 (5)	25.0 (1)	8.5 (4)	11.8 (13)	11.8 (2)	11.8 (11)	11.0 (14)	13.2 (7)	9.5 (7)	11.2 (23)	26.1 (12)	6.9 (11)	5.6 (2)	12.5 (2)	-	20.0 (11)	33.3 (4)	16.3 (7)
26.0 TO 27.9	6.3 (37)	17.6 (9)	50.0 (2)	14.9 (7)	10.9 (12)	11.8 (2)	10.8 (10)	3.9 (5)	5.7 (3)	2.7 (2)	3.4 (7)	4.3 (2)	3.1 (5)	2.8 (1)	6.3 (1)	-	5.5 (3)	16.7 (2)	2.3 (1)
28.0 TO 29.9	3.9 (23)	3.9 (2)	-	4.3 (2)	2.7 (3)	5.9 (1)	2.2 (2)	2.4 (3)	1.9 (1)	2.7 (2)	5.3 (11)	10.9 (5)	3.8 (6)	2.8 (1)	-	5.0 (1)	5.5 (3)	-	7.0 (3)
30.0 TO 31.9	1.5 (9)	5.9 (3)	25.0 (1)	4.3 (2)	1.8 (2)	5.9 (1)	1.1 (1)	.8 (1)	-	1.4 (1)	1.5 (3)	6.5 (3)	-	-	-	-	-	-	-
32.0 OR MORE	2.7 (16)	-	-	-	6.4 (7)	23.5 (4)	3.2 (3)	1.6 (2)	3.8 (2)	-	1.9 (4)	6.5 (3)	.6 (1)	2.8 (1)	-	5.0 (1)	3.6 (2)	8.3 (1)	2.3 (1)
TOTAL INSTITUTIONS	100.0 (585)	100.0 (51)	100.0 (4)	100.0 (47)	100.0 (110)	100.0 (17)	100.0 (93)	100.0 (127)	100.0 (53)	100.0 (74)	100.0 (206)	100.0 (46)	100.0 (160)	100.0 (36)	100.0 (16)	100.0 (20)	100.0 (55)	100.0 (12)	100.0 (43)
UNWEIGHTED AVERAGE[b]	21.4	22.8	27.6	22.4	22.8	26.2	22.2	20.6	21.8	19.8	20.7	24.0	19.7	21.0	21.5	20.6	22.2	23.7	21.8
MEDIAN	21.0	22.7	27.0	22.3	21.8	25.5	21.4	20.3	21.4	19.3	20.4	24.3	19.5	20.6	21.3	20.3	22.3	24.5	21.9

[b] Unweighted averages. Percentages of payroll or dollar figures in reporting categories calculated individually for each institution, summed, and divided by the number of reporting institutions.

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TABLE 8

Average[a] Employer Retirement and Insurance Expenditures as Percent of Payroll and Number of Employers Reporting by Institutional Category and Region

INSTITUTIONAL CATEGORY	ALL INSTI-TUTIONS	NEW ENGLAND	MID-ATLANTIC	SOUTH	MID-WEST	SOUTH-WEST	WEST
RESEARCH AND DOCTORATE-GRANTING INSTITUTIONS	21.3 (93)	22.5 (9)	25.6 (15)	20.1 (21)	23.6 (27)	19.1 (8)	17.1 (13)
PUBLIC	21.8 (56)	27.8 (2)	28.2 (5)	21.2 (16)	24.4 (20)	18.8 (5)	16.5 (8)
PRIVATE	19.9 (37)	21.7 (7)	20.8 (10)	17.6 (5)	17.9 (7)	20.0 (3)	21.1 (5)
COMPREHENSIVE UNIVERSITIES AND COLLEGES	22.5 (185)	24.9 (14)	23.3 (41)	20.6 (48)	22.8 (54)	20.7 (16)	25.3 (12)
PUBLIC	23.8 (78)	27.0 (2)	27.5 (11)	20.9 (32)	25.8 (20)	22.2 (10)	27.6 (3)
PRIVATE	20.6 (107)	24.5 (12)	20.5 (30)	18.9 (16)	18.8 (34)	17.8 (6)	23.1 (9)
LIBERAL ARTS COLLEGES	21.5 (236)	23.3 (17)	23.8 (42)	21.1 (54)	19.5 (97)	22.2 (9)	22.5 (17)
PUBLIC	26.0 (9)	- -	26.4 (1)	22.6 (2)	27.9 (5)	- -	25.1 (1)
PRIVATE	21.2 (227)	23.3 (17)	23.8 (41)	21.0 (52)	18.9 (92)	22.2 (9)	21.9 (16)
PROFESSIONAL SCHOOLS	20.8 (71)	22.2 (11)	21.7 (12)	22.4 (4)	17.8 (28)	19.0 (3)	22.1 (13)
PUBLIC	21.8 (5)	- -	- -	23.3 (3)	19.2 (1)	18.4 (1)	- -
PRIVATE	20.4 (66)	22.2 (11)	21.7 (12)	13.5 (1)	17.8 (27)	19.5 (2)	22.1 (13)

[a] Weighted averages. Total expenditures of institutions in reporting categories divided by total gross payroll or numbers of employees.

TABLE 9

Average[a] Employer Retirement and Insurance Expenditures as Percent of Payroll and Number of Employers Reporting by Type of Benefit and Region

TYPE OF BENEFIT	ALL INSTI-TUTIONS	NEW ENGLAND TOTAL	NEW ENGLAND PUB-LIC	NEW ENGLAND PRI-VATE	MID-ATLANTIC TOTAL	MID-ATLANTIC PUB-LIC	MID-ATLANTIC PRI-VATE	SOUTH TOTAL	SOUTH PUB-LIC	SOUTH PRI-VATE	MIDWEST TOTAL	MIDWEST PUB-LIC	MIDWEST PRI-VATE	SOUTHWEST TOTAL	SOUTHWEST PUB-LIC	SOUTHWEST PRI-VATE	WEST TOTAL	WEST PUB-LIC	WEST PRI-VATE
LEGALLY MANDATED EXPENDITURES	6.9	7.6	8.5	7.5	8.5	9.2	7.6	6.7	6.6	7.1	6.5	6.4	7.1	7.2	7.2	7.0	5.7	5.2	8.3
	(585)	(51)	(4)	(47)	(110)	(17)	(93)	(127)	(53)	(74)	(206)	(46)	(160)	(36)	(16)	(20)	(55)	(12)	(43)
SOCIAL SECURITY	6.1	6.7	7.4	6.6	7.0	7.3	6.7	6.2	6.2	6.3	6.5	6.5	6.4	6.3	6.4	6.2	4.6	4.1	7.0
	(582)	(51)	(4)	(47)	(110)	(17)	(93)	(127)	(53)	(74)	(203)	(43)	(160)	(36)	(16)	(20)	(55)	(12)	(43)
UNEMPLOYMENT COMPENSATION	.1	.2	.2	.3	.2	.2	.2	.1	.1	.1	.1	.1	.2	.2	.2	.2	.1	.1	.2
	(534)	(48)	(4)	(44)	(103)	(16)	(87)	(120)	(51)	(69)	(183)	(45)	(138)	(32)	(13)	(19)	(48)	(11)	(37)
WORKERS' COMPENSATION	.8	1.0	.9	1.0	1.2	1.7	.7	.4	.3	.6	.6	.5	.6	.7	.8	.7	1.0	1.0	1.1
	(545)	(48)	(4)	(44)	(106)	(16)	(90)	(112)	(41)	(71)	(192)	(44)	(148)	(34)	(15)	(19)	(53)	(12)	(41)
PENSION PLAN EXPENDITURES	6.4	6.3	7.3	6.2	6.6	6.9	6.4	7.5	8.7	4.5	8.2	9.3	4.8	6.7	7.0	6.2	3.1	2.4	6.4
	(580)	(50)	(4)	(46)	(110)	(17)	(93)	(127)	(53)	(74)	(205)	(46)	(159)	(36)	(16)	(20)	(52)	(12)	(40)
PUBLIC RETIREMENT SYSTEMS	4.7	2.9	2.9	-	1.8	1.8	-	5.8	5.8	-	6.1	6.1	-	3.5	3.5	-	4.5	4.5	-
	(130)	(3)	(3)	-	(16)	(16)	-	(50)	(50)	-	(36)	(36)	-	(16)	(16)	-	(9)	(9)	-
DEFINED CONTRIBUTION PLANS	4.8	5.4	5.8	5.4	4.2	2.8	5.7	3.4	3.2	4.2	6.3	7.1	4.8	6.0	5.9	6.2	5.4	4.6	6.2
	(540)	(49)	(4)	(45)	(107)	(15)	(92)	(114)	(42)	(72)	(187)	(32)	(155)	(32)	(12)	(20)	(51)	(11)	(40)
OTHER PENSION PLANS	1.5	1.6	-	1.6	2.9	4.0	1.3	1.2	.2	1.5	3.1	3.6	.7	.2	-	.2	.3	.3	.4
	(63)	(7)	-	(7)	(24)	(4)	(20)	(11)	(3)	(8)	(16)	(3)	(13)	(2)	-	(2)	(3)	(2)	(1)
UNFUNDED PENSION PLANS	.4	.1	-	.1	.6	1.6	.6	.5	.5	1.0	.1	.1	.1	1.2	1.2	-	.7	.7	-
	(46)	(7)	-	(7)	(15)	(1)	(14)	(10)	(3)	(7)	(11)	(1)	(10)	(1)	(1)	-	(2)	(2)	-
OTHER BENEFIT PLAN EXPENDITURES	8.2	8.9	11.8	8.5	9.7	12.0	7.3	6.2	6.1	6.5	8.3	8.9	6.5	5.6	5.1	6.4	8.8	9.3	6.9
	(585)	(51)	(4)	(47)	(110)	(17)	(93)	(127)	(53)	(74)	(206)	(46)	(160)	(36)	(16)	(20)	(55)	(12)	(43)
LIFE INSURANCE	.3	.3	.2	.3	.4	.4	.3	.3	.2	.3	.3	.3	.3	.4	.3	.6	.2	.1	.3
	(488)	(50)	(4)	(46)	(92)	(10)	(82)	(99)	(37)	(62)	(175)	(43)	(132)	(30)	(13)	(17)	(42)	(9)	(33)
HEALTH CARE	7.8	8.4	11.5	8.0	9.3	11.7	6.7	5.5	5.3	5.9	7.8	8.4	5.8	5.1	4.7	5.8	8.6	9.2	6.3
	(528)	(51)	(4)	(47)	(107)	(17)	(90)	(103)	(38)	(65)	(187)	(44)	(143)	(32)	(14)	(18)	(48)	(9)	(39)
ACTIVE EMPLOYEES	7.1	7.7	11.5	7.2	8.3	10.1	6.4	5.3	5.0	5.9	7.4	8.0	5.7	4.9	4.5	5.7	7.4	7.7	6.2
	(527)	(51)	(4)	(47)	(107)	(17)	(90)	(102)	(38)	(64)	(187)	(44)	(143)	(32)	(14)	(18)	(48)	(9)	(39)
RETIREES	1.2	1.4	-	1.4	1.2	1.6	.5	.8	.8	.9	.7	.9	.4	.4	.4	.4	1.7	1.8	.8
	(193)	(17)	-	(17)	(56)	(15)	(41)	(28)	(13)	(15)	(63)	(15)	(48)	(16)	(11)	(5)	(13)	(3)	(10)
LIFE AND HEALTH CARE COMBINED[c]	7.4	-	-	-	12.1	-	12.1	7.1	7.1	6.2	8.4	9.7	7.0	5.3	6.6	4.3	8.1	8.1	8.7
	(55)	-	-	-	(2)	-	(2)	(23)	(15)	(8)	(19)	(2)	(17)	(4)	(2)	(2)	(7)	(3)	(4)
TRAVEL ACCIDENT INSURANCE	*	*	-	*	*	*	*	*	1	*	*	*	*	*	*	*	*	-	*
	(128)	(12)	-	(12)	(26)	(1)	(25)	(22)	(5)	(17)	(53)	(8)	(45)	(5)	(1)	(4)	(10)	-	(10)
LONG-TERM DISABILITY INCOME	.3	.3	.3	.3	.2	.2	.2	.3	.3	.4	.3	.4	.3	.2	.1	.2	.3	.2	.3
	(451)	(45)	(2)	(43)	(89)	(4)	(85)	(76)	(19)	(57)	(174)	(32)	(142)	(28)	(13)	(15)	(39)	(8)	(31)
ALL BENEFITS COMBINED	21.4	22.8	27.6	22.2	24.8	28.1	21.3	20.6	21.3	18.1	23.0	24.5	18.4	19.4	19.3	19.6	17.7	16.8	21.5
	(585)	(51)	(4)	(47)	(110)	(17)	(93)	(127)	(53)	(74)	(206)	(46)	(160)	(36)	(16)	(20)	(55)	(12)	(43)

[a] Weighted averages. Total expenditures of institutions in reporting categories divided by total gross payroll or numbers of employees.
[c] Combined for institutions unable to provide these figures separately.

*Less than 0.1 percent

TABLE 10

Average[a] Employer Retirement and Insurance Expenditures as Dollars per Employee per Year and Number of Employers Reporting by Type of Benefit and Region

TYPE OF BENEFIT	ALL INSTI-TUTIONS	NEW ENGLAND TOTAL	NEW ENGLAND PUB-LIC	NEW ENGLAND PRI-VATE	MID-ATLANTIC TOTAL	MID-ATLANTIC PUB-LIC	MID-ATLANTIC PRI-VATE	SOUTH TOTAL	SOUTH PUB-LIC	SOUTH PRI-VATE	MIDWEST TOTAL	MIDWEST PUB-LIC	MIDWEST PRI-VATE	SOUTHWEST TOTAL	SOUTHWEST PUB-LIC	SOUTHWEST PRI-VATE	WEST TOTAL	WEST PUB-LIC	WEST PRI-VATE
LEGALLY MANDATED EXPENDITURES	2371	3068	2904	3093	3022	3596	2508	2109	2102	2125	2259	2200	2443	2230	2067	2644	2066	1832	3300
	(585)	(51)	(4)	(47)	(110)	(17)	(93)	(127)	(53)	(74)	(206)	(46)	(160)	(36)	(16)	(20)	(55)	(12)	(43)
SOCIAL SECURITY	2105	2679	2538	2701	2505	2855	2191	1962	1984	1912	2225	2236	2195	1965	1821	2328	1656	1445	2770
	(582)	(51)	(4)	(47)	(110)	(17)	(93)	(127)	(53)	(74)	(203)	(43)	(160)	(36)	(16)	(20)	(55)	(12)	(43)
UNEMPLOYMENT COMPENSATION	49	94	65	99	81	80	81	26	24	28	38	33	56	57	55	61	49	40	98
	(534)	(48)	(4)	(44)	(103)	(16)	(87)	(120)	(51)	(69)	(183)	(45)	(138)	(32)	(13)	(19)	(48)	(11)	(37)
WORKERS' COMPENSATION	276	372	301	385	440	665	238	135	109	186	192	189	203	227	214	258	363	349	435
	(545)	(48)	(4)	(44)	(106)	(16)	(90)	(112)	(41)	(71)	(192)	(44)	(148)	(34)	(15)	(19)	(53)	(12)	(41)
PENSION PLAN EXPENDITURES	2213	2549	2490	2558	2373	2671	2105	2348	2780	1361	2823	3200	1657	2084	1990	2321	1126	860	2539
	(580)	(50)	(4)	(46)	(110)	(17)	(93)	(127)	(53)	(74)	(205)	(46)	(159)	(36)	(16)	(20)	(52)	(12)	(40)
PUBLIC RETIREMENT SYSTEMS	1617	1034	1034	-	704	704	-	1864	1864	-	2108	2108	-	991	991	-	1543	1543	-
	(130)	(3)	(3)	-	(16)	(16)	-	(50)	(50)	-	(36)	(36)	-	(16)	(16)	-	(9)	(9)	-
DEFINED CONTRIBUTION PLANS	1645	2188	1968	2222	1503	1082	1875	1081	1016	1237	2158	2420	1654	2005	1782	2317	1846	1430	2489
	(540)	(49)	(4)	(45)	(107)	(15)	(92)	(114)	(42)	(72)	(187)	(32)	(155)	(32)	(12)	(20)	(51)	(11)	(40)
OTHER PENSION PLANS	553	711	-	711	1099	1721	428	361	62	453	1183	1384	227	62	-	62	109	102	223
	(63)	(7)	-	(7)	(24)	(4)	(20)	(11)	(3)	(8)	(16)	(3)	(13)	(2)	-	(2)	(3)	(2)	(1)
UNFUNDED PENSION PLANS	147	24	-	24	211	241	209	186	179	277	44	45	43	437	437	-	211	211	-
	(46)	(7)	-	(7)	(15)	(1)	(14)	(10)	(3)	(7)	(11)	(1)	(10)	(1)	(1)	-	(2)	(2)	-
OTHER BENEFIT PLAN EXPENDITURES	2818	3555	4036	3482	3465	4660	2396	1948	1941	1964	2866	3078	2213	1731	1458	2419	3203	3292	2732
	(585)	(51)	(4)	(47)	(110)	(17)	(93)	(127)	(53)	(74)	(206)	(46)	(160)	(36)	(16)	(20)	(55)	(12)	(43)
LIFE INSURANCE	91	103	71	108	122	137	114	81	81	82	100	95	115	119	79	222	56	47	106
	(488)	(50)	(4)	(46)	(92)	(10)	(82)	(99)	(37)	(62)	(175)	(43)	(132)	(30)	(13)	(17)	(42)	(9)	(33)
HEALTH CARE	2713	3353	3909	3268	3331	4541	2228	1786	1785	1789	2685	2887	2036	1588	1359	2181	3143	3269	2506
	(528)	(51)	(4)	(47)	(107)	(17)	(90)	(103)	(38)	(65)	(187)	(44)	(143)	(32)	(14)	(18)	(48)	(9)	(39)
ACTIVE EMPLOYEES	2481	3078	3909	2951	2987	3931	2127	1706	1666	1778	2575	2761	1980	1530	1293	2146	2691	2736	2462
	(527)	(51)	(4)	(47)	(107)	(17)	(90)	(102)	(38)	(64)	(187)	(44)	(143)	(32)	(14)	(18)	(48)	(9)	(39)
RETIREES	439	581	-	581	441	622	169	279	279	275	270	311	140	107	105	124	665	669	290
	(193)	(17)	-	(17)	(56)	(15)	(41)	(28)	(13)	(15)	(63)	(15)	(48)	(16)	(11)	(5)	(13)	(3)	(10)
LIFE AND HEALTH CARE COMBINED[c]	2096	-	-	-	3423	-	3423	1929	1949	1598	2539	3669	1684	1370	1275	1505	2593	2604	2375
	(55)	-	-	-	(2)	-	(2)	(23)	(15)	(8)	(19)	(2)	(17)	(4)	(2)	(2)	(7)	(3)	(4)
TRAVEL ACCIDENT INSURANCE	4	2	-	2	3	1	3	6	18	2	1	1	2	2	1	2	19	-	19
	(128)	(12)	-	(12)	(26)	(1)	(25)	(22)	(5)	(17)	(53)	(8)	(45)	(5)	(1)	(4)	(10)	-	(10)
LONG-TERM DISABILITY INCOME	97	105	91	106	77	77	77	104	100	111	114	125	91	48	33	82	92	62	132
	(451)	(45)	(2)	(43)	(89)	(4)	(85)	(76)	(19)	(57)	(174)	(32)	(142)	(28)	(13)	(15)	(39)	(8)	(31)
ALL BENEFITS COMBINED	7400	9167	9430	9127	8860	10927	7009	6404	6822	5449	7946	8478	6306	6045	5515	7384	6393	5984	8550
	(585)	(51)	(4)	(47)	(110)	(17)	(93)	(127)	(53)	(74)	(206)	(46)	(160)	(36)	(16)	(20)	(55)	(12)	(43)

[a] Weighted averages. Total expenditures of institutions in reporting categories divided by total gross payroll or numbers of employees.
[c] Combined for institutions unable to provide these figures separately.

CHART 3

Average Employer Expenditures as Dollars per Employee per Year for Legally Mandated, Pension Plan, and Other Benefit Plan Expenditures by Region

EMPLOYER BENEFIT EXPENDITURES BY INSTITUTIONAL SIZE

Tables 11 through 14 provide a measure of how employer expenditures for employee benefits differ among institutions of varying size, based on student enrollment in the fall of 1993 as reported by the National Center for Education Statistics. Three degrees of size are compared: small — 500 up to 999 students; medium — 1,000 to 5,000 students; and large — over 5,000 students. (Institutions with enrollments under 500 are included in the survey only if they also responded to our 1992 survey.)

Table 11 presents the distribution by size of institution of total employer benefit expenditures as a percent of payroll. The median expenditures were 20.5 percent of payroll for small institutions; 20.9 percent for medium-sized institutions; and 21.6 percent for large institutions. The median expenditure for all institutions was 21.0 percent. The median expenditure for all institutions reported in our survey covering fiscal and calendar year 1991 was 20.5 percent.

Table 12 shows average employer expenditures for employee benefits by size and institutional type. The highest employer expenditure as a percentage of payroll shown in Table 12 is in the public liberal arts college category (28.5 percent), but it should be noted that only one institution reported in this category. As noted previously, the higher percentages of payroll for benefit expenditures tend to be found in the public institutions.

Table 13 shows average employer benefit expenditures by type of benefit and size of institution. As average percentages of payroll for all benefits combined and for public and private institutions taken together, the reported data indicate a fairly flat series of averages by size — 21.2 percent of payroll for small institutions; 21.3 percent for medium-sized institutions; and 21.5 percent for large institutions. The average total expenditure for benefits by size of institution for small public institutions was 28.5 percent (one reporting institution); 22.7 percent for medium public institutions; and 22.0 percent for large public institutions. For private institutions by size of institution, the average total benefit expenditure as a percent of payroll for small institutions was 21.2 percent; for medium, 21.0 percent; and for large, 19.8 percent.

Table 14 shows variations in reported average employer benefit expenditures as average dollars per employee by size of institution. Public small and large institutions reported spending more per employee for benefits than did comparable private institutions. But private medium-sized institutions reported higher expenditures per employee than public medium-sized institutions. For all small institutions for all benefits combined, the average dollar per employee figure was $6,497; it was $6,687 for medium institutions and $7,550 for large institutions. Chart 4 illustrates the reported expenditures by size of institution for the three major types of benefit expenditures.

TABLE 11

Distribution of Total Employer Retirement and Insurance Expenditures: Number of Employers and Percent of Total Reporting by Size

TOTAL EMPLOYER RETIREMENT AND INSURANCE EXPENDITURES AS PERCENT OF PAYROLL	ALL INSTITUTIONS	SMALL			MEDIUM			LARGE		
		TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
UNDER 6.0%	2	-	-	-	3	-	4	-	-	-
	(1)	-	-	-	(1)	-	(1)	-	-	-
6.0 TO 7.9	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
8.0 TO 9.9	2	-	-	-	3	-	4	-	-	-
	(1)	-	-	-	(1)	-	(1)	-	-	-
10.0 TO 11.9	7	8	-	8	3	-	4	1.2*	1.8	-
	(4)	(1)	-	(1)	(1)	-	(1)	(2)	(2)	-
12.0 TO 13.9	2.6	5.6	-	5.6	1.7	2.8	1.5	1.9	-	5.9
	(15)	(7)	-	(7)	(5)	(1)	(4)	(3)	-	(3)
14.0 TO 15.9	5.8	6.4	-	6.5	6.4	-	7.3	4.3	2.7	7.8
	(34)	(8)	-	(8)	(19)	-	(19)	(7)	(3)	(4)
16.0 TO 17.9	12.8	16.8	-	16.9	12.8	2.8	14.1	9.9	5.4	19.6
	(75)	(21)	-	(21)	(38)	(1)	(37)	(16)	(6)	(10)
18.0 TO 19.9	18.3	15.2	-	15.3	20.8	13.9	21.8	16.0	18.0	11.8
	(107)	(19)	-	(19)	(62)	(5)	(57)	(26)	(20)	(6)
20.0 TO 21.9	18.6	20.8	-	21.0	16.8	11.1	17.6	20.4	19.8	21.6
	(109)	(26)	-	(26)	(50)	(4)	(46)	(33)	(22)	(11)
22.0 TO 23.9	14.7	13.6	-	13.7	15.1	22.2	14.1	14.8	12.6	19.6
	(86)	(17)	-	(17)	(45)	(8)	(37)	(24)	(14)	(10)
24.0 TO 25.9	11.6	8.8	-	8.9	10.7	25.0	8.8	15.4	17.1	11.8
	(68)	(11)	-	(11)	(32)	(9)	(23)	(25)	(19)	(6)
26.0 TO 27.9	6.3	3.2	-	3.2	8.1	8.3	8.0	5.6	8.1	-
	(37)	(4)	-	(4)	(24)	(3)	(21)	(9)	(9)	-
28.0 TO 29.9	3.9	6.4	100.0	5.6	3.0	2.8	3.1	3.7	4.5	2.0
	(23)	(8)	(1)	(7)	(9)	(1)	(8)	(6)	(5)	(1)
30.0 TO 31.9	1.5	-	-	-	1.7	2.8	1.5	2.5	3.6	-
	(9)	-	-	-	(5)	(1)	(4)	(4)	(4)	-
32.0 OR MORE	2.7	2.4	-	2.4	2.0	8.3	1.1	4.3	6.3	-
	(16)	(3)	-	(3)	(6)	(3)	(3)	(7)	(7)	-
TOTAL INSTITUTIONS	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	(585)	(125)	(1)	(124)	(298)	(36)	(262)	(162)	(111)	(51)
UNWEIGHTED AVERAGE[b]	21.4	20.8	28.5	20.7	21.3	23.9	21.0	22.1	23.0	20.1
MEDIAN	21.0	20.5	29.0	20.5	20.9	23.7	20.5	21.6	22.4	20.5

[b] Unweighted averages. Percentages of payroll or dollar figures in reporting categories calculated individually for each institution, summed, and divided by the number of reporting institutions.

TABLE 12

Average[a] Employer Retirement and Insurance Expenditures as Percent of Payroll and Number of Employers Reporting by Institutional Category and Size

INSTITUTIONAL CATEGORY	ALL INSTI-TUTIONS	SMALL	MEDIUM	LARGE
RESEARCH AND DOCTORATE-GRANTING INSTITUTIONS	21.3 (93)	22.3 (1)	21.5 (6)	21.3 (86)
PUBLIC	21.8 (56)	- -	- -	21.8 (56)
PRIVATE	19.9 (37)	22.3 (1)	21.5 (6)	19.8 (30)
COMPREHENSIVE UNIVERSITIES AND COLLEGES	22.5 (185)	16.6 (3)	21.5 (108)	23.0 (74)
PUBLIC	23.8 (78)	- -	23.6 (23)	23.8 (55)
PRIVATE	20.6 (107)	16.6 (3)	20.9 (85)	20.2 (19)
LIBERAL ARTS COLLEGES	21.5 (236)	20.6 (81)	21.8 (154)	12.9 (1)
PUBLIC	26.0 (9)	28.5 (1)	25.9 (8)	- -
PRIVATE	21.2 (227)	20.5 (80)	21.5 (146)	12.9 (1)
PROFESSIONAL SCHOOLS	20.8 (71)	21.7 (40)	20.8 (30)	13.5 (1)
PUBLIC	21.8 (5)	- -	21.8 (5)	- -
PRIVATE	20.4 (66)	21.7 (40)	20.1 (25)	13.5 (1)

[a] Weighted averages: Total expenditures of institutions in reporting categories divided by total gross payroll or numbers of employees.

TABLE 13

Average[a] Employer Retirement and Insurance Expenditures as Percent of Payroll and Number of Employers Reporting by Type of Benefit and Size

TYPE OF BENEFIT	ALL INSTITUTIONS	SMALL			MEDIUM			LARGE		
		TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
LEGALLY MANDATED EXPENDITURES	6.9 ** (585)	7.8 (125)	9.4 (1)	7.8 (124)	7.7 (298)	7.6 (36)	7.8 (262)	6.7 (162)	6.5 (111)	7.3 (51)
SOCIAL SECURITY	6.1 (582)	6.7 (125)	7.6 (1)	6.7 (124)	6.8 (298)	6.9 (36)	6.8 (262)	6.0 (159)	5.8 (108)	6.4 (51)
UNEMPLOYMENT COMPENSATION	.1 (534)	.3 (100)	.3 (1)	.3 (99)	.2 (282)	.1 (36)	.2 (246)	.1 (152)	.1 (103)	.2 (49)
WORKERS' COMPENSATION	.8 (545)	.9 (113)	1.5 (1)	.9 (112)	.8 (285)	.6 (33)	.8 (252)	.8 (147)	.8 (98)	.7 (49)
PENSION PLAN EXPENDITURES	6.4 (580)	6.6 (122)	8.6 (1)	6.6 (121)	6.3 (296)	7.9 (36)	5.8 (260)	6.4 (162)	6.7 (111)	5.5 (51)
PUBLIC RETIREMENT SYSTEMS	4.7 (130)	2.0 (1)	2.0 (1)	- -	5.4 (31)	5.4 (31)	- -	4.7 (98)	4.7 (98)	- -
DEFINED CONTRIBUTION PLANS	4.8 (540)	6.3 (119)	6.6 (1)	6.3 (118)	5.0 (284)	3.0 (27)	5.5 (257)	4.7 (137)	4.5 (88)	5.1 (49)
OTHER PENSION PLANS	1.5 (63)	.7 (14)	- -	.7 (14)	1.9 (22)	.6 (1)	5.0 (21)	1.5 (27)	1.6 (11)	1.2 (16)
UNFUNDED PENSION PLANS	.4 (46)	.6 (7)	- -	.6 (7)	.5 (25)	.2 (1)	.5 (24)	.4 (14)	.5 (7)	.3 (7)
OTHER BENEFIT PLAN EXPENDITURES	8.2 (585)	6.9 (125)	10.6 (1)	6.9 (124)	7.4 (298)	7.2 (36)	7.4 (262)	8.3 (162)	8.8 (111)	7.0 (51)
LIFE INSURANCE	.3 (488)	.3 (94)	* (1)	.3 (93)	.4 (255)	.3 (27)	.4 (228)	.2 (139)	.2 (88)	.3 (51)
HEALTH CARE	7.8 (528)	6.3 (111)	10.3 (1)	6.3 (110)	6.7 (271)	6.8 (29)	6.7 (242)	8.0 (146)	8.5 (96)	6.5 (50)
ACTIVE EMPLOYEES	7.1 (527)	6.2 (110)	10.3 (1)	6.2 (109)	6.5 (271)	6.6 (29)	6.5 (242)	7.2 (146)	7.6 (96)	6.2 (50)
RETIREES	1.2 (193)	.7 (27)	- -	.7 (27)	.6 (102)	.5 (13)	.6 (89)	1.3 (64)	1.4 (44)	.8 (20)
LIFE AND HEALTH CARE COMBINED[c]	7.4 (55)	7.7 (14)	- -	7.7 (14)	7.5 (26)	9.3 (7)	6.8 (19)	7.4 (15)	7.4 (15)	- -
TRAVEL ACCIDENT INSURANCE	* (128)	* (21)	* -	* (21)	* (73)	* (3)	* (70)	* (34)	* (12)	* (22)
LONG-TERM DISABILITY INCOME	.3 (451)	.3 (94)	.3 (1)	.3 (93)	.3 (249)	.1 (19)	.3 (230)	.3 (108)	.3 (58)	.3 (50)
ALL BENEFITS COMBINED	21.4 (585)	21.2 (125)	28.5 (1)	21.2 (124)	21.3 (298)	22.7 (36)	21.0 (262)	21.5 (162)	22.0 (111)	19.8 (51)

[a] Weighted averages. Total expenditures of institutions in reporting categories divided by total gross payroll or numbers of employees.
[c] Combined for institutions unable to provide these figures separately.

*Less than 0.1 percent

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TABLE 14

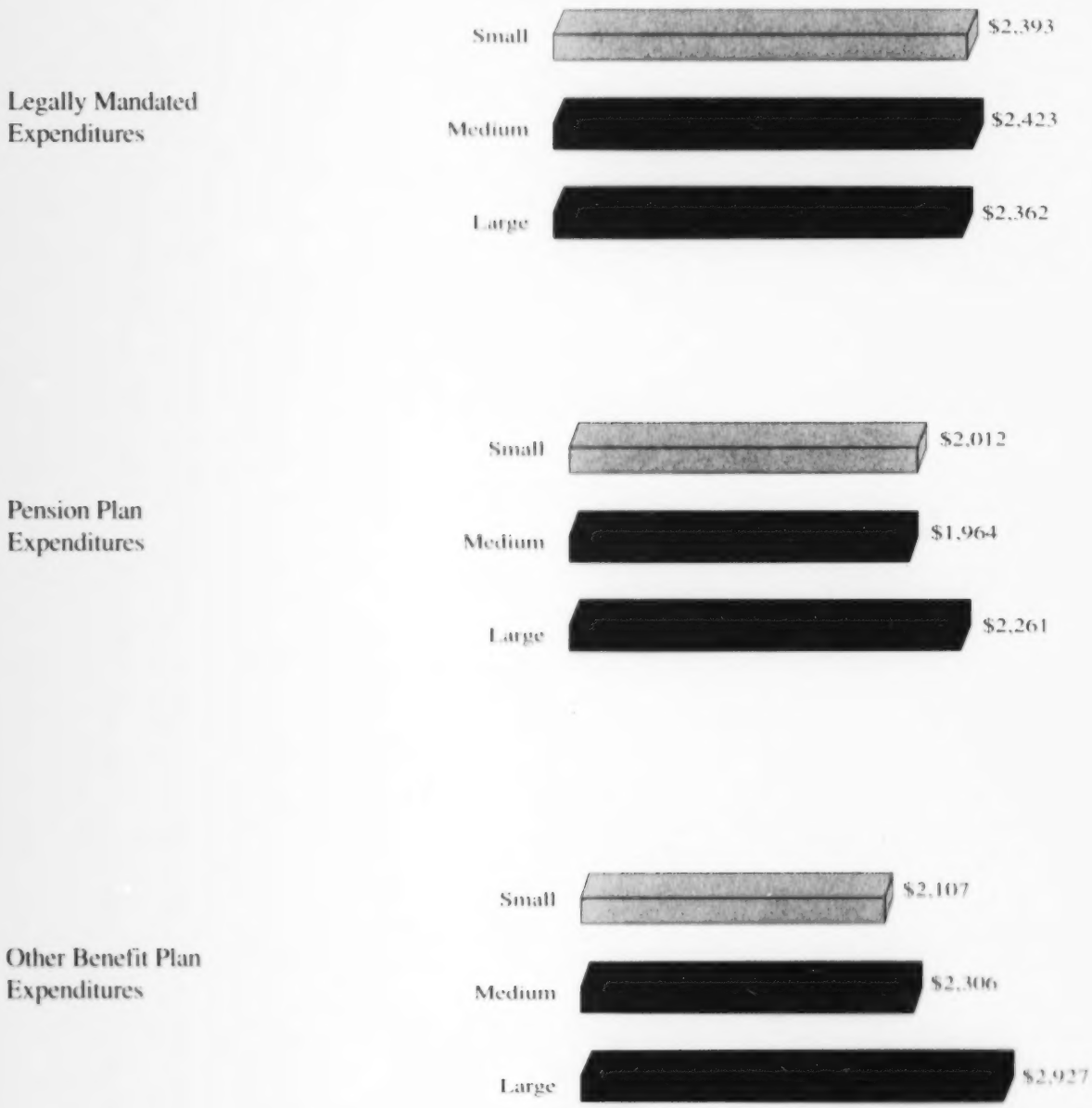
Average[a] Employer Retirement and Insurance Expenditures as Dollars per Employee per Year and Number of Employers Reporting by Type of Benefit and Size

TYPE OF BENEFIT	ALL INSTITUTIONS	SMALL TOTAL	SMALL PUBLIC	SMALL PRIVATE	MEDIUM TOTAL	MEDIUM PUBLIC	MEDIUM PRIVATE	LARGE TOTAL	LARGE PUBLIC	LARGE PRIVATE
LEGALLY MANDATED EXPENDITURES	2371 (585)	2393 (125)	3143 (1)	2391 (124)	2423 (298)	2158 (36)	2504 (262)	2362 (162)	2272 (111)	2653 (51)
SOCIAL SECURITY	2105 (582)	2051 (125)	2539 (1)	2049 (124)	2126 (298)	1952 (36)	2180 (262)	2103 (159)	2024 (108)	2349 (51)
UNEMPLOYMENT COMPENSATION	49 (534)	93 (100)	96 (1)	93 (99)	66 (282)	33 (36)	76 (246)	45 (152)	41 (103)	59 (49)
WORKERS' COMPENSATION	276 (545)	272 (113)	508 (1)	271 (112)	240 (285)	185 (33)	257 (252)	283 (147)	290 (98)	259 (49)
PENSION PLAN EXPENDITURES	2213 (580)	2012 (122)	2876 (1)	2009 (121)	1964 (296)	2227 (36)	1882 (260)	2261 (162)	2335 (111)	2022 (51)
PUBLIC RETIREMENT SYSTEMS	1617 (130)	660 (1)	660 (1)	- -	1522 (31)	1522 (31)	- -	1624 (98)	1624 (98)	- -
DEFINED CONTRIBUTION PLANS	1645 (540)	1939 (119)	2216 (1)	1938 (118)	1570 (284)	865 (27)	1764 (257)	1648 (137)	1549 (88)	1866 (49)
OTHER PENSION PLANS	553 (63)	222 (14)	- -	222 (14)	669 (22)	107 (1)	721 (21)	554 (27)	605 (11)	440 (16)
UNFUNDED PENSION PLANS	147 (46)	177 (7)	- -	177 (7)	131 (25)	34 (1)	148 (24)	148 (14)	162 (7)	129 (7)
OTHER BENEFIT PLAN EXPENDITURES	2818 (585)	2107 (125)	3532 (1)	2102 (124)	2306 (298)	2053 (36)	2385 (262)	2927 (162)	3044 (111)	2550 (51)
LIFE INSURANCE	91 (488)	82 (94)	4 (1)	82 (93)	128 (255)	79 (27)	143 (228)	85 (139)	80 (88)	97 (51)
HEALTH CARE	2713 (528)	1955 (111)	3439 (1)	1949 (110)	2136 (271)	1941 (29)	2195 (242)	2836 (146)	2992 (96)	2366 (50)
ACTIVE EMPLOYEES	2481 (527)	1921 (110)	3439 (1)	1916 (109)	2062 (271)	1889 (29)	2115 (242)	2570 (146)	2676 (96)	2253 (50)
RETIREES	439 (193)	229 (27)	- -	229 (27)	182 (102)	136 (13)	195 (89)	473 (64)	508 (44)	297 (20)
LIFE AND HEALTH CARE COMBINED[c]	2096 (59)	1971 (14)	- -	1917 (14)	1912 (26)	2131 (7)	1826 (19)	2130 (15)	2130 (15)	- -
TRAVEL ACCIDENT INSURANCE	4 (128)	11 (21)	- -	11 (21)	7 (73)	1 (3)	8 (70)	3 (34)	4 (12)	2 (22)
LONG-TERM DISABILITY INCOME	97 (451)	85 (94)	88 (1)	85 (93)	82 (249)	33 (19)	96 (230)	101 (108)	101 (58)	99 (50)
ALL BENEFITS COMBINED	7400 (585)	6497 (125)	9551 (1)	6486 (124)	6687 (298)	6438 (36)	6764 (262)	7550 (162)	7651 (111)	7225 (51)

[a] Weighted averages. Total expenditures of institutions in reporting categories divided by total gross payroll or numbers of employees.
[c] Combined for institutions unable to provide these figures separately.

CHART 4

Average Employer Expenditures as Dollars per Employee per Year for Legally Mandated, Pension Plan, and Other Benefit Plan Expenditures by Size of Institution According to Enrollment



EMPLOYER EXPENDITURES FOR PENSION PLANS

Table 15 shows by type of pension plan and type of institution the average employer expenditures for pension plans and the distribution of those expenditures. It should be noted that employers may make contributions to just one type of pension plan, or to several. The average of expenditures for all pension plans combined was 6.4 percent of payroll; the unweighted average was 5.9 percent. Employer payments to public (defined benefit) retirement systems averaged 4.7 percent of payroll, with 130 institutions reporting such expenditures.* Employer payments to defined contribution retirement plans averaged 4.8 percent of payroll, with 540 institutions reporting this type of expenditure. Five institutions reported no employer pension plan contributions, four of them professional schools.

Thirty-eight institutions reported total employer pension contributions averaging over 10 percent of payroll. The major concentration of institutions with pension plan expenditures was in the 4.0 to 7.9 percent of payroll range.

For contributions to all pension plans combined, public institutions generally reported higher average contributions than did private institutions. For example, Table 15 shows that for research and doctorate-granting institutions, contributions as a percent of payroll for all types of pension plans to which contributions were made averaged 6.5 percent of payroll for public institutions, compared with 5.6 percent of payroll for private institutions in the category. It may be noted that a number of public employers in higher education utilize a defined contribution retirement plan as an alternative or supplement to a public plan, and thus may report both a defined benefit and defined contribution expenditure. Overall, for all pension plans combined, among research and doctorate-granting institutions, public institutions' expenditures for pension plans averaged 6.5 percent of payroll; private institutions' overall expenditures in this category averaged 5.6 percent of payroll.

In comprehensive universities and colleges, public institutions reported overall average pension plan payments for all plans combined of 8.5 percent of payroll, and private comprehensive institutions reported 5.3 percent of payroll. In the liberal arts college group, the public institutions reported overall average pension expenditures of 8.6 percent of payroll, and private institutions reported 5.9 percent.

By region (Table 15/2), the largest total average expenditures for pension plans were 8.2 percent of payroll for all pension plans combined for institutions in the Midwest, followed by 7.5 percent in the South. The lowest overall average percent of payroll figures for pensions were in the West, mainly as a result of exceptionally low average pension contributions reported by the public institutions in that region. By size (Table 15/3), the average expenditures for all pension plans combined were fairly close together: 6.6 percent of payroll for small institutions; 6.3 percent, medium institutions; and 6.4 percent, large institutions.

*Employer contributions to public retirement systems may vary considerably, owing in part to widely different current and prior service cost assumptions and the extent, if any, of amortization of unfunded liabilities.

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TABLE 15

Average Employer Pension Expenditures and Distribution of Employer Pension Expenditures as Percent of Payroll by Institutional Category, Region, and Size

AVERAGE[a] PENSION EXPENDITURES AND NUMBER OF INSTITUTIONS REPORTING	ALL INSTITUTIONS	RESEARCH AND DOCTORATE-GRANTING INSTITUTIONS			COMPREHENSIVE UNIVERSITIES AND COLLEGES			LIBERAL ARTS COLLEGES			PROFESSIONAL SCHOOLS		
		TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
PUBLIC RETIREMENT SYSTEMS	4.7 (130)	4.6 (48)	4.6 (48)	- -	5.1 (71)	5.1 (71)	- -	6.1 (6)	6.1 (6)	- -	5.7 (5)	5.7 (5)	- -
DEFINED CONTRIBUTION PLANS	4.8 (540)	4.8 (80)	4.6 (44)	5.2 (36)	4.7 (166)	4.3 (61)	5.2 (105)	5.6 (231)	4.7 (7)	5.7 (224)	4.6 (63)	2.4 (4)	5.6 (59)
OTHER PENSION PLANS	1.5 (63)	1.5 (21)	1.6 (8)	1.2 (13)	.9 (17)	1.5 (4)	.6 (13)	1.8 (18)	- -	1.8 (18)	1.9 (7)	- -	1.9 (7)
UNFUNDED PENSION PLANS	.4 (46)	.3 (11)	.4 (4)	.2 (7)	.9 (10)	.8 (4)	1.0 (6)	.7 (24)	- -	.7 (24)	1.1 (1)	- -	1.1 (1)
ALL PLANS COMBINED	6.4 (580)	6.3 (93)	6.5 (56)	5.6 (37)	7.2 (185)	8.5 (78)	5.3 (107)	6.1 (235)	8.6 (9)	5.9 (226)	6.8 (67)	8.0 (5)	6.3 (62)
TOTAL EMPLOYER PENSION EXPENDITURES AS PERCENT OF PAYROLL													
0%	5	-	-	-	-	-	-	1	-	1	4	-	4
0.1 - 1.9%	22	1	1	-	3	1	2	14	-	14	4	-	4
2.0 - 3.9%	122	4	1	3	33	1	32	62	-	62	23	-	23
4.0 - 5.9%	173	20	4	16	62	16	46	74	2	72	17	2	15
6.0 - 7.9%	140	42	26	16	47	28	19	41	2	39	10	1	9
8.0 - 9.9%	85	14	12	2	23	17	6	38	4	34	10	2	8
10% AND OVER	38	12	12	-	17	15	2	6	1	5	3	-	3
UNWEIGHTED AVERAGE[b]	5.9	7.4	8.3	6.0	6.3	8.1	5.1	5.3	7.7	5.2	5.0	6.8	4.9

[a] Weighted averages. Total expenditures of institutions in reporting categories divided by total gross payroll or numbers of employees.
[b] Unweighted averages. Percentages of payroll or dollar figures in reporting categories calculated individually for each institution, summed, and divided by the number of reporting institutions.

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TABLE 15/2

Average Employer Pension Expenditures and Distribution of Employer Pension Expenditures as Percent of Payroll by Institutional Category, Region, and Size

AVERAGE[a] PENSION EXPENDITURES AND NUMBER OF INSTITUTIONS REPORTING	ALL INSTITUTIONS	NEW ENGLAND			MID-ATLANTIC			SOUTH			MIDWEST			SOUTHWEST			WEST		
		TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
PUBLIC RETIREMENT SYSTEMS	4.7 (130)	2.9 (3)	2.9 (3)	-	1.8 (16)	1.8 (16)	-	5.8 (50)	5.8 (50)	-	6.1 (36)	6.1 (36)	-	3.5 (16)	3.5 (16)	-	4.5 (9)	4.5 (9)	-
DEFINED CONTRIBUTION PLANS	4.8 (540)	5.4 (49)	5.8 (4)	5.4 (45)	4.2 (107)	2.8 (15)	5.7 (92)	3.4 (114)	3.2 (42)	4.2 (72)	6.3 (187)	7.1 (32)	4.8 (155)	6.0 (32)	5.9 (12)	6.2 (20)	5.4 (51)	4.6 (11)	6.2 (40)
OTHER PENSION PLANS	1.5 (63)	1.6 (7)	-	1.6 (7)	2.9 (24)	4.0 (4)	1.3 (20)	1.2 (11)	.2 (3)	1.5 (8)	3.1 (16)	3.6 (3)	.7 (13)	.2 (2)	-	.2 (2)	.3 (3)	.3 (2)	.4 (1)
UNFUNDED PENSION PLANS	.4 (46)	.1 (7)	-	.1 (7)	.6 (15)	1.6 (1)	.6 (14)	.5 (10)	.5 (3)	1.0 (7)	.1 (11)	.1 (1)	.1 (10)	1.2 (1)	1.2 (1)	-	.7 (2)	.7 (2)	-
ALL PLANS COMBINED	6.4 (580)	6.3 (50)	7.3 (4)	6.2 (46)	6.6 (110)	6.9 (17)	6.4 (93)	7.5 (127)	8.7 (53)	4.5 (74)	8.2 (205)	9.3 (46)	4.8 (159)	6.7 (36)	7.0 (16)	6.2 (20)	3.1 (52)	2.4 (12)	6.4 (40)
TOTAL EMPLOYER PENSION EXPENDITURES AS PERCENT OF PAYROLL																			
0%	5	1	-	1	-	-	-	-	-	-	1	-	1	-	-	-	3	-	3
0.1 - 1.9%	22	2	-	2	-	-	-	4	-	4	11	1	10	-	-	-	5	1	4
2.0 - 3.9%	122	9	-	9	18	-	18	21	1	20	55	1	54	8	-	8	11	-	11
4.0 - 5.9%	173	15	-	15	40	3	37	42	13	29	58	7	51	5	-	5	13	1	12
6.0 - 7.9%	140	17	3	14	24	6	18	29	17	12	42	13	29	16	13	3	12	5	7
8.0 - 9.9%	85	5	1	4	24	7	17	20	13	7	23	10	13	7	3	4	6	1	5
10% AND OVER	38	2	-	2	4	1	3	11	9	2	16	14	2	-	-	-	5	4	1
UNWEIGHTED AVERAGE[b]	5.9	5.6	7.4	5.5	6.2	7.8	6.0	6.2	8.0	5.0	5.7	8.5	4.9	6.3	7.5	5.4	5.5	8.2	4.7

[a] Weighted averages. Total expenditures of institutions in reporting categories divided by total gross payroll or numbers of employees.
[b] Unweighted averages. Percentages of payroll or dollar figures in reporting categories calculated individually for each institution, summed, and divided by the number of reporting institutions.

TABLE 15/3

Average Employer Pension Expenditures and Distribution of Employer Pension Expenditures as Percent of Payroll by Institutional Category, Region, and Size

AVERAGE[a] PENSION EXPENDITURES AND NUMBER OF INSTITUTIONS REPORTING	ALL INSTITUTIONS	SMALL			MEDIUM			LARGE		
		TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
PUBLIC RETIREMENT SYSTEMS	4.7	2.0	2.0	-	5.4	5.4	-	4.7	4.7	-
	(130)	(1)	(1)	-	(31)	(31)	-	(98)	(98)	-
DEFINED CONTRIBUTION PLANS	4.8	6.3	6.6	6.3	5.0	3.0	5.5	4.7	4.5	5.1
	(540)	(119)	(1)	(118)	(284)	(27)	(257)	(137)	(88)	(49)
OTHER PENSION PLANS	1.5	.7	-	.7	1.9	.6	2.0	1.5	1.6	1.2
	(63)	(14)	-	(14)	(22)	(1)	(21)	(27)	(11)	(16)
UNFUNDED PENSION PLANS	.4	.6	-	.6	.5	.2	.5	.4	.5	.3
	(46)	(7)	-	(7)	(25)	(1)	(24)	(14)	(7)	(7)
ALL PLANS COMBINED	6.4	6.6	8.6	6.6	6.3	7.9	5.8	6.4	6.7	5.5
	(580)	(122)	(1)	(121)	(296)	(36)	(260)	(162)	(111)	(51)
TOTAL EMPLOYER PENSION EXPENDITURES AS PERCENT OF PAYROLL										
0%	5	3	-	3	2	-	2	-	-	-
0.1 - 1.9%	22	12	-	12	8	-	8	2	2	-
2.0 - 3.9%	122	39	-	39	71	1	70	12	1	11
4.0 - 5.9%	173	37	-	37	105	11	94	31	13	18
6.0 - 7.9%	140	16	-	16	57	9	48	67	48	19
8.0 - 9.9%	85	16	1	15	44	11	33	25	23	2
10% AND OVER	38	2	-	2	11	4	7	25	24	1
UNWEIGHTED AVERAGE[b]	5.9	4.7	8.6	4.7	5.6	7.5	5.3	7.4	8.3	5.7

[a] Weighted averages. Total expenditures of institutions in reporting categories divided by total gross payroll or numbers of employees.
[b] Unweighted averages. Percentages of payroll or dollar figures in reporting categories calculated individually for each institution, summed, and divided by the number of reporting institutions.

EMPLOYER EXPENDITURES FOR HEALTH INSURANCE

For 1993, employer health insurance expenditures for all reporting institutions averaged 7.8 percent of payroll for institutions reporting health insurance expenditures separately, and 7.4 percent for those who reported health and life insurance plans together (Table 16). In 1991, these figures were 6.3 percent and 7.2 percent of payroll, respectively. For the first time in our survey series, which started with a report on benefit expenditures in 1977, employer contributions to health insurance plans as a portion of payroll — the 7.8 percent cited just above — generally exceeded both the expenditures for Social Security (6.1 percent of payroll in 1993; 6.4 percent in 1991), and for pension plans (6.4 percent of payroll in 1993; 7.1 percent in 1991).

By geographical region (Table 16/2), average expenditures for health insurance, as reported separately from life insurance, were the highest in the Mid-Atlantic region, or 9.3 percent of payroll, and lowest in the Southwest, or 5.1 percent of payroll. By size of institution measured by enrollment (Table 16/3), large institutions averaged the highest in health insurance expenditures, or 8.0 percent of payroll; medium institutions were next with 6.7 percent of payroll; and small institutions averaged 6.3 percent of payroll.

EMPLOYER EXPENDITURES FOR GROUP LIFE INSURANCE PLANS

For group life insurance plans, average expenditures were reported for all institutions reporting the plans separately as 0.3 percent of payroll. Group life insurance plans were reported by 92.4 percent of institutions (83.4 percent reported life insurance expenditures separately and 9.4 percent reported life insurance expenditures combined with health insurance expenditures — see Table 3.) In our 1991 survey, group life insurance expenditures also averaged 0.3 percent of payroll. The 55 institutions reporting their life and health insurance expenditures as a combined figure usually reflect an insurer's discount for the combination of a life insurance plan with the insurer's health insurance plan.

TABLE 16

Average and Distribution of Employer Life and Health Expenditures as Percent of Payroll by Institutional Category, Region, and Size

AVERAGE[a] LIFE AND HEALTH EXPENDITURES AND NUMBER OF INSTITUTIONS REPORTING	ALL INSTITUTIONS	RESEARCH AND DOCTORATE-GRANTING INSTITUTIONS			COMPREHENSIVE UNIVERSITIES AND COLLEGES			LIBERAL ARTS COLLEGES			PROFESSIONAL SCHOOLS		
		TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
LIFE INSURANCE	3 (488)	2 (83)	2 (47)	3 (36)	4 (153)	3 (59)	4 (94)	4 (200)	4 (6)	4 (194)	3 (52)	2 (4)	3 (48)
HEALTH INSURANCE	7.8 (528)	8.0 (86)	8.5 (49)	6.5 (37)	7.3 (163)	7.8 (65)	6.7 (98)	6.8 (215)	8.9 (8)	6.7 (207)	6.3 (64)	6.1 (4)	6.3 (60)
ACTIVE EMPLOYEES	7.1 (527)	7.2 (86)	7.6 (49)	6.2 (37)	6.9 (163)	7.2 (65)	6.5 (98)	6.5 (214)	8.5 (8)	6.4 (206)	6.2 (64)	6.0 (4)	6.3 (60)
RETIREES	1.2 (193)	1.3 (40)	1.4 (21)	.8 (19)	1.0 (68)	1.4 (32)	.4 (36)	.7 (68)	.8 (3)	.6 (65)	.4 (17)	.5 (1)	.3 (16)
LIFE AND HEALTH CARE COMBINED[c]	7.4 (55)	7.5 (7)	7.5 (7)	-	6.8 (21)	7.1 (13)	6.1 (8)	8.0 (20)	10.2 (1)	7.9 (19)	8.8 (7)	7.8 (1)	9.2 (6)
TOTAL EMPLOYER LIFE AND HEALTH EXPENDITURES AS PERCENT OF PAYROLL													
0%	1	-	-	-	-	-	-	1	-	1	-	-	-
0.1 - 1.9%	15	3	2	1	3	1	2	6	-	6	3	-	3
2.0 - 3.9%	40	5	3	2	13	2	11	20	-	20	2	-	2
4.0 - 5.9%	151	24	13	11	51	18	33	61	1	60	15	2	13
6.0 - 7.9%	162	27	16	11	52	23	29	61	1	60	22	2	20
8.0 - 9.9%	112	26	15	11	31	13	18	47	4	43	8	1	7
10% AND OVER	104	8	7	1	35	21	14	40	3	37	21	-	21
UNWEIGHTED AVERAGE[b]	7.4	7.2	7.4	6.9	7.4	8.2	6.8	7.3	8.8	7.2	8.1	6.6	8.2

[a] Weighted averages. Total expenditures of institutions in reporting categories divided by total gross payroll or numbers of employees.
[b] Unweighted averages. Percentages of payroll or dollar figures in reporting categories calculated individually for each institution, summed, and divided by the number of reporting institutions.
[c] Combined for institutions unable to provide these figures separately.

TABLE 16/2

Average and Distribution of Employer Life and Health Expenditures as Percent of Payroll by Institutional Category, Region, and Size

AVERAGE[a] LIFE AND HEALTH EXPENDITURES AND NUMBER OF INSTITUTIONS REPORTING	ALL INSTITUTIONS	NEW ENGLAND			MID-ATLANTIC			SOUTH			MIDWEST			SOUTHWEST			WEST		
		TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
LIFE INSURANCE	3 (488)	3 (50)	2 (4)	3 (46)	4 (92)	4 (10)	3 (82)	3 (99)	2 (37)	3 (62)	3 (175)	3 (43)	3 (132)	4 (30)	3 (13)	6 (17)	2 (42)	1 (9)	3 (33)
HEALTH INSURANCE	7.8 (528)	8.4 (51)	11.5 (4)	8.0 (47)	9.3 (107)	11.7 (17)	6.7 (90)	5.5 (103)	5.3 (38)	5.9 (65)	7.8 (187)	8.4 (44)	5.8 (143)	5.1 (32)	4.7 (14)	5.8 (18)	8.6 (48)	9.2 (9)	6.3 (39)
ACTIVE EMPLOYEES	7.1 (527)	7.7 (51)	11.5 (4)	7.2 (47)	8.3 (107)	10.1 (17)	6.4 (90)	5.3 (102)	5.0 (38)	5.9 (64)	7.4 (187)	8.0 (44)	5.7 (143)	4.9 (32)	4.5 (14)	5.7 (18)	7.4 (48)	7.7 (9)	6.2 (39)
RETIREES	1.2 (193)	1.4 (17)	- -	1.4 (17)	1.2 (56)	1.6 (15)	.5 (41)	.8 (28)	.8 (13)	.9 (15)	.7 (63)	.9 (15)	.4 (48)	.4 (16)	.4 (11)	.4 (5)	1.7 (13)	1.8 (3)	.8 (10)
LIFE AND HEALTH CARE COMBINED[c]	7.4 (55)	-	-	-	12.1 (2)	-	12.1 (2)	7.1 (23)	7.1 (15)	6.2 (8)	8.4 (19)	9.7 (2)	7.0 (17)	5.3 (4)	6.6 (2)	4.3 (2)	8.1 (7)	8.1 (3)	8.7 (4)
TOTAL EMPLOYER LIFE AND HEALTH EXPENDITURES AS PERCENT OF PAYROLL																			
0%	1	-	-	-	-	-	-	1	-	1	-	-	-	-	-	-	-	-	-
0.1 - 1.9%	15	-	-	-	1	-	1	4	-	4	9	2	7	-	-	-	1	1	-
2.0 - 3.9%	40	1	-	1	3	-	3	12	4	8	20	-	20	2	1	1	2	-	2
4.0 - 5.9%	151	10	-	10	23	2	21	42	22	20	45	1	44	15	7	8	16	2	14
6.0 - 7.9%	162	15	-	15	35	4	31	34	15	19	60	19	41	9	4	5	9	-	9
8.0 - 9.9%	112	8	-	8	23	3	20	21	6	15	42	15	27	6	3	3	12	6	6
10% AND OVER	104	17	4	13	25	8	17	13	6	7	30	9	21	4	1	3	15	3	12
UNWEIGHTED AVERAGE[b]	7.4	8.5	12.0	8.2	8.2	10.6	7.8	6.6	6.7	6.6	7.0	8.1	6.7	6.9	6.3	7.3	8.3	9.0	8.1

[a] Weighted averages. Total expenditures of institutions in reporting categories divided by total gross payroll or numbers of employees.
[b] Unweighted averages. Percentages of payroll or dollar figures in reporting categories calculated individually for each institution, summed, and divided by the number of reporting institutions.
[c] Combined for institutions unable to provide these figures separately.

TABLE 16/3

Average and Distribution of Employer Life and Health Expenditures as Percent of Payroll by Institutional Category, Region, and Size

AVERAGE[a] LIFE AND HEALTH EXPENDITURES AND NUMBER OF INSTITUTIONS REPORTING	ALL INSTI-TUTIONS	SMALL			MEDIUM			LARGE		
		TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE
LIFE INSURANCE	3	3	*	3	4	3	4	2	2	3
	(488)	(94)	(1)	(93)	(255)	(27)	(228)	(139)	(88)	(51)
HEALTH INSURANCE	7.8	6.3	10.3	6.3	6.7	6.8	6.7	8.0	8.5	6.5
	(528)	(111)	(1)	(110)	(271)	(29)	(242)	(146)	(96)	(50)
ACTIVE EMPLOYEES	7.1	6.2	10.3	6.2	6.5	6.6	6.5	7.2	7.6	6.2
	(527)	(110)	(1)	(109)	(271)	(29)	(242)	(146)	(96)	(50)
RETIREES	1.2	.7	-	.7	.6	.5	.6	1.3	1.4	.8
	(193)	(27)	-	(27)	(102)	(13)	(89)	(64)	(44)	(20)
LIFE AND HEALTH CARE COMBINED[c]	7.4	7.7	-	7.7	7.5	9.3	6.8	7.4	7.4	-
	(55)	(14)	-	(14)	(26)	(7)	(19)	(15)	(15)	-
TOTAL EMPLOYER LIFE AND HEALTH EXPENDITURES AS PERCENT OF PAYROLL										
0%	1	-	-	-	1	-	1	-	-	-
0.1 - 1.9%	15	6	-	6	3	-	3	6	3	3
2.0 - 3.9%	40	9	-	9	23	1	22	8	4	4
4.0 - 5.9%	151	26	-	26	85	7	78	40	27	13
6.0 - 7.9%	162	36	-	36	73	6	67	53	36	17
8.0 - 9.9%	112	18	-	18	64	13	51	30	20	10
10% AND OVER	104	30	1	29	49	9	40	25	21	4
UNWEIGHTED AVERAGE[b]	7.4	7.7	10.3	7.7	7.3	8.4	7.2	7.3	7.7	6.6

[a] Weighted averages. Total expenditures of institutions in reporting categories divided by total gross payroll or numbers of employees.
[b] Unweighted averages. Percentages of payroll or dollar figures in reporting categories calculated individually for each institution, summed, and divided by the number of reporting institutions.
[c] Combined for institutions unable to provide these figures separately.

EMPLOYEE CONTRIBUTIONS

Up to now, we have covered *employer* contributions to employee benefit plans. We next report on the contributions of *employees* to benefit plans. We measure these contributions the same way, as percent of total gross payroll or as dollars per full-time equivalent employee. It should be noted that employee contributions are made from wages and salaries that are included as part of the total gross payroll. Tables 17 through 20 report on the average employee contributions for benefits by type of benefit (Table 17), type of institution (Table 18), geographic region (Table 19), and size according to enrollment (Table 20).

The largest employee contributions are for FICA taxes for the Social Security program and Medicare. Of the 585 responding institutions, 582, or 99.5 percent, reported employee Social Security contributions.

The next-largest reported proportion of employee contributions was for pensions — reported by 464 institutions, or 79.3 percent. With 580 institutions reporting employer contributions to pension plans, and 464 reporting employee contributions, we conclude that about 20 percent of reporting institutions have noncontributory plans or provide for an employer "pick-up" arrangement (in public employee and state teacher retirement systems covering employees in higher education). The reported employee contributions for pension plan coverage are limited to those required under the provisions of the employer's plan. Additional contributions beyond those paid under the plan provisions, i.e., for extra Sec. 403(b) tax-deferred annuities elected by employees on a voluntary basis, are not included in the reported averages.

Employee contributions for group life insurance plans were reported by 294 institutions, or 50.3 percent of respondents.

For health insurance, 486 institutions, or 83.1 percent of the 583 institutions reporting employer contributions for health insurance plans, reported employee contributions for their health insurance coverage. Long-term disability insurance contributions by employees were reported by 163 institutions, or 27.9 percent of the total.

The average total employee contributions for all benefits combined averaged 10.5 percent of payroll; expressed as dollars per full-time equivalent employee per year, the average was $3,617. For the previous survey, the 1991 data were an average of 11.4 percent of payroll and average dollar contributions per employee of $3,589.

By institutional type (Table 18), the highest average employee contributions for all benefits combined were reported by public professional schools (14.6 percent of payroll, or $4,576 per employee). This category also reported the highest employee contributions in our 1991 survey. Research and doctorate-granting institutions reported average employee contributions of 10.2 percent of payroll, while comprehensive universities and colleges reported 11.7 percent of payroll.

By region (Table 19), the highest reported percentage of payroll represented by average employee contributions for all benefits combined came from public institutions in New England — 13.7 percent of payroll. The lowest averages were in public institutions in the West — 8.0 percent of payroll. The highest average dollar amounts per employee for employee

TABLE 17

Average[a] Employee Contributions as Percent of Payroll and Dollars per Employee per Year by Type of Benefit

TYPE OF BENEFIT	INSTITUTIONS		AVERAGE EXPENDITURE AS PERCENT OF PAYROLL	AVERAGE EXPENDITURE AS DOLLARS PER EMPLOYEE PER YEAR
	NUMBER	PERCENT		
SOCIAL SECURITY	582	99.5	6.1	2103
REQUIRED PENSION CONTRIBUTIONS	464	79.3	3.2	1109
LIFE INSURANCE	294	50.3	.3	96
HEALTH CARE	486	83.1	1.4	495
LONG-TERM DISABILITY INSURANCE	163	27.9	.2	84
UNEMPLOYMENT COMPENSATION[d]	39	6.7	.1	48
STATE SICKNESS BENEFITS[d]	13	2.2	.5	197
ALL BENEFITS COMBINED	585	100.0	10.5	3617

[a] Weighted averages. Total expenditures of institutions in reporting categories divided by total gross payroll or numbers of employees.
[d] Certain states only.

contributions for all benefits — $4,700 — came also from New England, but from the private institutions rather than the public institutions, in which employee contributions averaged slightly less at $4,674.

As a percent of payroll for health insurance contributions, employee contributions were the highest in the Southwest region at 2.6 percent of payroll. This compares with the lowest averages reported for employee contributions for health care — 0.7 percent of payroll in the West.

By size of institution according to enrollment (Table 20), average employee contributions for all benefits combined were 10.3 percent of payroll for small and large institutions, while the reported average for medium-sized institutions was 11.6 percent of payroll. In dollars per full-time equivalent employee per year in public institutions, average employee contributions were $3,146 in small institutions, $4,048 in medium institutions, and $3,519 in large institutions. In private institutions, average employee contributions in dollars per employee were $3,163 in small institutions, $3,516 in medium institutions, and $3,979 in large private institutions.

Tables 21-23 summarize the data on employee contributions for pensions and for life and health insurance. Overall, the average employee contribution for pension plans averaged 3.2 percent of payroll. By institutional type (Table 21), the highest average required employee contribution for pensions was in public professional schools (5.7 percent of payroll); the lowest was in private professional schools (1.8 percent of payroll).

By region (Table 22), the highest average employee contributions to pensions were in public institutions in New England (5.4 percent of payroll), and the lowest were in private institutions in the South (2.2 percent of payroll). By size (Table 23), required employee pension contributions averaged 3.3 percent of payroll in small institutions, 3.7 percent of payroll in medium institutions, and 3.2 percent of payroll in large institutions.

For life and health insurance contributions by employees for these coverages combined, employee contributions averaged 1.6 percent of payroll. They ranged (Table 21) from 1.4 percent of payroll in public research and doctorate-granting institutions, up to 2.2 percent of payroll in public professional schools. By region (Table 22), the employee contributions for life and health insurance ranged from 0.9 percent of payroll in the West, to 2.7 percent in the Southwest. By size (Table 23), employee contributions for life and health insurance averaged 2.0 percent of payroll in small institutions; 2.0 percent in medium institutions; and 1.6 percent of payroll in large institutions.

TABLE 18

Average[a] Employee Contributions as Percent of Payroll and Number of Employers Reporting by Type of Benefit and Institutional Category

TYPE OF BENEFIT	ALL INSTITUTIONS	RESEARCH AND DOCTORATE-GRANTING INSTITUTIONS			COMPREHENSIVE UNIVERSITIES AND COLLEGES			LIBERAL ARTS COLLEGES			PROFESSIONAL SCHOOLS		
		TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
SOCIAL SECURITY	6.1 (582)	6.0 (90)	5.8 (53)	6.5 (37)	6.5 (185)	6.3 (78)	6.9 (107)	6.8 (236)	7.3 (9)	6.8 (227)	6.6 (71)	6.8 (5)	6.5 (66)
REQUIRED PENSION CONTRIBUTIONS	3.2 (464)	3.1 (79)	3.1 (50)	2.9 (29)	4.0 (156)	4.6 (67)	3.1 (89)	3.0 (184)	4.2 (7)	3.0 (177)	4.1 (45)	5.7 (5)	3.0 (40)
LIFE INSURANCE	.3 (294)	.3 (74)	.3 (47)	.3 (27)	.3 (105)	.3 (55)	.2 (50)	.2 (89)	.2 (6)	.2 (83)	.3 (26)	.3 (4)	.3 (22)
HEALTH CARE	1.4 (486)	1.3 (86)	1.2 (49)	1.7 (37)	1.8 (159)	1.6 (65)	1.9 (94)	2.2 (188)	1.9 (5)	2.2 (183)	1.6 (53)	2.0 (5)	1.4 (48)
LONG-TERM DISABILITY INSURANCE	.2 (163)	.3 (44)	.3 (28)	.1 (16)	.2 (54)	.2 (35)	.2 (19)	.2 (48)	.2 (6)	.2 (42)	.1 (17)	.1 (4)	.1 (13)
UNEMPLOYMENT COMPENSATION[d]	.1 (39)	.1 (6)	.1 (2)	.1 (4)	.2 (14)	.2 (7)	.3 (7)	.1 (17)	- -	.1 (17)	* (2)	- -	* (2)
STATE SICKNESS BENEFITS[d]	.5 (13)	.8 (2)	- -	.8 (2)	.9 (3)	.2 (1)	1.0 (2)	2.5 (5)	- -	2.5 (5)	.1 (3)	- -	.1 (3)
ALL BENEFITS COMBINED	10.5 (585)	10.2 (93)	10.0 (56)	10.9 (37)	11.7 (185)	12.0 (78)	11.4 (107)	11.1 (236)	11.2 (9)	11.1 (227)	11.2 (71)	14.6 (5)	9.8 (66)
AVERAGE[a] CONTRIBUTIONS AS DOLLARS PER EMPLOYEE PER YEAR	3617	3614	3488	4001	3599	3735	3403	3268	3299	3266	4092	4576	3839

[a] Weighted averages. Total expenditures of institutions in reporting categories divided by total gross payroll or numbers of employees
[d] Certain states only

*Less than 0.1 percent

TABLE 19

Average[a] Employee Contributions as Percent of Payroll and Number of Employers Reporting by Type of Benefit and Region

TYPE OF BENEFIT	ALL INSTITUTIONS	NEW ENGLAND			MID-ATLANTIC			SOUTH			MIDWEST			SOUTHWEST			WEST		
		TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
SOCIAL SECURITY	6.1	6.7	7.5	6.6	7.0	7.3	6.7	6.3	6.2	6.5	6.4	6.4	6.4	6.3	6.4	6.2	4.6	4.1	7.0
	(582)	(51)	(4)	(47)	(110)	(17)	(93)	(127)	(53)	(74)	(203)	(43)	(160)	(36)	(16)	(20)	(55)	(12)	(43)
REQUIRED PENSION CONTRIBUTIONS	3.2	3.1	5.4	2.8	2.9	2.8	3.0	3.6	4.1	2.2	3.4	3.5	3.3	3.7	3.9	2.9	2.9	2.8	3.5
	(464)	(41)	(4)	(37)	(88)	(17)	(71)	(105)	(42)	(63)	(161)	(40)	(121)	(29)	(14)	(15)	(40)	(12)	(28)
LIFE INSURANCE	.3	.3	.2	.3	.3	.4	.3	.3	.3	.2	.2	.2	.3	.1	.2	.1	.3	.3	.2
	(294)	(27)	(4)	(23)	(47)	(12)	(35)	(70)	(38)	(32)	(103)	(35)	(68)	(21)	(12)	(9)	(26)	(11)	(15)
HEALTH CARE	1.4	2.1	1.2	2.1	1.2	.9	1.4	1.8	1.9	1.5	1.6	1.4	2.3	2.6	2.7	2.5	.7	.5	1.3
	(486)	(41)	(2)	(39)	(90)	(16)	(74)	(119)	(51)	(68)	(169)	(36)	(133)	(26)	(11)	(15)	(41)	(8)	(33)
LONG-TERM DISABILITY INSURANCE	.2	.1	*	.1	.1	.1	.1	.1	.2	.1	.2	.2	.2	.1	.1	.1	.4	.4	.2
	(163)	(11)	(1)	(10)	(30)	(11)	(19)	(48)	(33)	(15)	(45)	(11)	(34)	(15)	(9)	(6)	(14)	(8)	(6)
UNEMPLOYMENT COMPENSATION[d]	.1	.3	-	.3	.2	.2	.1	*	*	*	.1	-	.1	-	-	-	-	-	-
	(39)	(1)	-	(1)	(34)	(8)	(26)	(2)	(1)	(1)	(2)	-	(2)	-	-	-	-	-	-
STATE SICKNESS BENEFITS[d]	.5	1.0		1.0	.3	.2	.3	-	-	-	-	-	-	-	-	-	.8	-	.8
	(13)	(2)	-	(2)	(7)	(1)	(6)	-	-	-	-	-	-	-	-	-	(4)	-	(4)
ALL BENEFITS COMBINED	10.5	11.7	13.7	11.4	10.7	10.9	10.5	11.4	11.9	10.1	10.6	10.3	11.6	11.9	12.9	10.0	8.6	8.0	11.4
	(585)	(51)	(4)	(47)	(110)	(17)	(93)	(127)	(53)	(74)	(206)	(46)	(160)	(36)	(16)	(20)	(55)	(12)	(43)
AVERAGE[b] CONTRIBUTIONS AS DOLLARS PER EMPLOYEE PER YEAR	3617	4697	4674	4700	3821	4233	3453	3576	3814	3032	3667	3569	3971	3702	3677	3765	3120	2855	4521

[a] Weighted averages. Total expenditures of institutions in reporting categories divided by total gross payroll or numbers of employees.
[d] Certain states only.

*Less than 0.1 percent.

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TABLE 20

Average[a] Employee Contributions as Percent of Payroll and Number of Employers Reporting by Type of Benefit and Size

TYPE OF BENEFIT	ALL INSTITUTIONS	SMALL			MEDIUM			LARGE		
		TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
SOCIAL SECURITY	6.1 (582)	6.7 (125)	7.6 (1)	6.7 (124)	6.8 (298)	6.9 (36)	6.8 (262)	6.0 (159)	5.8 (108)	6.5 (51)
REQUIRED PENSION CONTRIBUTIONS	3.2 (464)	3.3 (89)	1.2 (1)	3.3 (88)	3.7 (238)	5.5 (34)	3.0 (204)	3.2 (137)	3.2 (94)	2.9 (43)
LIFE INSURANCE	.3 (294)	.7 (37)	.6 (1)	.7 (36)	.2 (139)	.3 (28)	.2 (111)	.3 (118)	.3 (83)	.3 (35)
HEALTH CARE	1.4 (486)	1.7 (96)	-	1.7 (96)	2.0 (248)	2.0 (30)	1.9 (218)	1.4 (142)	1.2 (94)	1.7 (48)
LONG-TERM DISABILITY INSURANCE	.2 (163)	.2 (21)	-	.2 (21)	.1 (70)	.1 (20)	.1 (50)	.3 (72)	.3 (53)	.1 (19)
UNEMPLOYMENT COMPENSATION[d]	.1 (39)	.2 (3)	-	.2 (3)	.2 (23)	-	.2 (23)	.1 (13)	.1 (9)	.1 (4)
STATE SICKNESS BENEFITS[d]	.5 (13)	1.1 (1)	-	1.1 (1)	.5 (10)	-	.5 (10)	.8 (2)	.2 (1)	.9 (1)
ALL BENEFITS COMBINED	10.5 (585)	10.3 (125)	9.4 (1)	10.3 (124)	11.6 (298)	14.3 (36)	10.9 (262)	10.3 (162)	10.1 (111)	10.9 (51)
AVERAGE[b] CONTRIBUTIONS AS DOLLARS PER EMPLOYEE PER YEAR	3617	3163	3146	3163	3642	4048	3516	3628	3519	3979

[a] Weighted averages. Total expenditures of institutions in reporting categories divided by total gross payroll or numbers of employees.
[d] Certain states only.

TABLE 21

Average[a] Employee Contributions as Percent of Payroll for Pensions and Insurance and Number of Employers Reporting by Institutional Category

	ALL INSTITUTIONS	RESEARCH AND DOCTORATE-GRANTING INSTITUTIONS			COMPREHENSIVE UNIVERSITIES AND COLLEGES			LIBERAL ARTS COLLEGES			PROFESSIONAL SCHOOLS		
		TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
REQUIRED PENSION CONTRIBUTIONS	3.2 (464)	3.1 (79)	3.1 (56)	2.9 (23)	4.0 (156)	4.6 (67)	3.1 (89)	3.0 (184)	4.2 (7)	3.0 (177)	2.9 (45)	5.7 (5)	1.8 (40)
LIFE AND/OR HEALTH INSURANCE	1.6 (514)	1.6 (90)	1.4 (53)	1.9 (37)	1.8 (169)	1.7 (72)	2.0 (97)	2.1 (201)	1.5 (8)	2.1 (193)	1.7 (54)	2.2 (5)	1.5 (49)

[a] Weighted averages. Total expenditures of institutions in reporting categories divided by total gross payroll or numbers of employees.

TABLE 22

Average[a] Employee Contributions as Percent of Payroll for Pensions and Insurance and Number of Employers Reporting by Region

	ALL INSTITUTIONS	NEW ENGLAND			MID-ATLANTIC			SOUTH			MIDWEST			SOUTHWEST			WEST		
		TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
REQUIRED PENSION CONTRIBUTIONS	3.2 (464)	3.1 (41)	5.4 (4)	2.8 (37)	2.9 (88)	2.8 (17)	3.0 (71)	3.6 (105)	4.1 (42)	2.2 (63)	3.4 (161)	3.5 (40)	3.3 (121)	3.7 (29)	3.9 (14)	2.9 (15)	2.9 (40)	2.8 (12)	3.5 (28)
LIFE AND/OR HEALTH INSURANCE	1.6 (514)	2.2 (44)	.8 (4)	2.4 (40)	1.5 (94)	1.2 (16)	1.6 (78)	2.0 (122)	2.2 (52)	1.7 (70)	1.7 (179)	1.5 (41)	2.4 (138)	2.7 (29)	2.8 (13)	2.6 (16)	.9 (46)	.8 (12)	1.4 (34)

[a] Weighted averages. Total expenditures of institutions in reporting categories divided by total gross payroll or numbers of employees.

TABLE 23

Average[a] Employee Contributions as Percent of Payroll for Pensions and Insurance and Number of Employers Reporting by Size

TYPE OF BENEFIT	ALL INSTITUTIONS	SMALL			MEDIUM			LARGE		
		TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
REQUIRED PENSION CONTRIBUTIONS	3.2	3.3	1.2	3.3	3.7	5.5	3.0	3.2	3.2	2.9
	(464)	(89)	(1)	(88)	(238)	(34)	(204)	(137)	(94)	(43)
LIFE AND/OR HEALTH INSURANCE	1.6	2.0	.6	2.0	2.0	2.1	2.0	1.6	1.5	1.9
	(514)	(101)	(1)	(100)	(262)	(34)	(228)	(151)	(103)	(48)

[a] Weighted averages. Total expenditures of institutions in reporting categories divided by total gross payroll or numbers of employees.

RETIREE CONTRIBUTIONS FOR HEALTH INSURANCE COVERAGE

Institutions were asked to report contributions made by retirees toward the cost of their health insurance coverage. Fewer than half of the responding institutions provided information in this category. The average retiree contribution at the 228 institutions reporting such contributions was 0.4 percent of payroll (Table 24).

By type, the highest average retiree contributions were reported by public comprehensive universities and colleges (2.9 percent of payroll); private institutions in this category reported 0.6 percent of payroll. In private liberal arts colleges, the retiree contributions represented 0.7 percent of payroll, compared with 0.2 percent of payroll in public liberal arts colleges.

By region (Table 24/2), the higher average retiree contributions as a percent of payroll were reported by private institutions in the West, 6.1 percent of payroll, and in the South, 1.4 percent of payroll. By size (Table 24/3), medium-sized private institutions reported averages of 1.1 percent of payroll; small private institutions, 0.2 percent of payroll; and large institutions, 0.3 percent of payroll for both public and private institutions.

TABLE 24

Average[a] Retiree Contributions for Health Care Coverage as Percent of Payroll for Pensions and Insurance and Number of Employers Reporting by Institutional Category, Region, and Size

	ALL INSTITUTIONS	RESEARCH AND DOCTORATE-GRANTING INSTITUTIONS			COMPREHENSIVE UNIVERSITIES AND COLLEGES			LIBERAL ARTS COLLEGES			PROFESSIONAL SCHOOLS		
		TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
RETIREES' CONTRIBUTIONS	4	2	2	4	1.8	2.9	.6	.7	2	.7	3	*	.4
	(228)	(43)	(24)	(19)	(69)	(25)	(44)	(94)	(3)	(91)	(22)	(1)	(21)

[a] Weighted averages. Total expenditures of institutions in reporting categories divided by total gross payroll or numbers of employees.

TABLE 24/2

Average[a] Retiree Contributions for Health Care Coverage as Percent of Payroll for Pensions and Insurance and Number of Employers Reporting by Institutional Category, Region, and Size

	ALL INSTITUTIONS	NEW ENGLAND			MID-ATLANTIC			SOUTH			MIDWEST			SOUTHWEST			WEST		
		TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
RETIREES' CONTRIBUTIONS	4	1	-	1	1	.1	.2	1.3	1.2	1.4	4	4	4	2	.2	.2	.3	1	6.1
	(228)	(16)	-	(16)	(49)	(5)	(44)	(40)	(14)	(26)	(91)	(19)	(72)	(19)	(11)	(8)	(13)	(4)	(9)

[a] Weighted averages. Total expenditures of institutions in reporting categories divided by total gross payroll or numbers of employees.

TABLE 24/3

Average[a] Retiree Contributions for Health Care Coverage as Percent of Payroll for Pensions and Insurance and Number of Employers Reporting by Institutional Category, Region, and Size

	ALL INSTITUTIONS	SMALL			MEDIUM			LARGE		
		TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
RETIREES' CONTRIBUTION	4	2	-	2	9	1	11	3	3	3
	(228)	(32)	-	(32)	(133)	(12)	(121)	(63)	(41)	(22)

[a] Weighted averages. Total expenditures of institutions in reporting categories divided by total gross payroll or numbers of employees

PAYROLL DATA

Total gross payroll in 1993 for all reporting institutions combined was about $36 billion (Table 25). The average payroll amount per full-time equivalent employee was $34,513. In 1991, the total gross payroll reported was $20.2 billion, and the average payroll amount per full-time equivalent employee was $31,442.

For 1993, the highest average payroll dollars per employee were reported by the following categories: by type, private professional schools, followed by private research and doctorate-granting private institutions; by region, New England, closely followed by the West and Mid-Atlantic; by size, large institutions.

TABLE 25

Payroll Data by Institutional Category, Region, and Size

	TOTAL GROSS PAYROLL (000)	AVERAGE[a] PAYROLL DOLLARS PER EMPLOYEE PER YEAR
TOTAL INSTITUTIONS	36,060,348	34,513
INSTITUTIONAL CATEGORY		
RESEARCH AND DOCTORATE-GRANTING INSTITUTIONS	27,948,092	35,464
PUBLIC	20,825,279	35,041
PRIVATE	7,122,813	36,763
COMPREHENSIVE UNIVERSITIES AND COLLEGES	4,262,855	30,647
PUBLIC	2,556,107	31,155
PRIVATE	1,706,748	29,916
LIBERAL ARTS COLLEGES	1,813,181	29,370
PUBLIC	99,214	29,345
PRIVATE	1,713,967	29,372
PROFESSIONAL SCHOOLS	2,036,220	36,399
PUBLIC	598,577	31,244
PRIVATE	1,437,642	39,084
REGION		
NEW ENGLAND	2,313,670	40,137
PUBLIC	260,336	34,120
PRIVATE	2,053,335	41,054
MID-ATLANTIC	7,127,929	35,717
PUBLIC	3,664,000	38,873
PRIVATE	3,463,929	32,893
SOUTH	7,820,596	31,415
PUBLIC	5,538,453	31,982
PRIVATE	2,282,144	30,119
MIDWEST	9,205,490	34,500
PUBLIC	6,964,614	34,567
PRIVATE	2,240,875	34,293
SOUTHWEST	1,539,635	31,169
PUBLIC	1,011,580	28,594
PRIVATE	528,054	37,667
WEST	8,053,028	36,200
PUBLIC	6,640,194	35,513
PRIVATE	1,412,833	39,824
SIZE		
SMALL	885,379	30,667
PUBLIC	3,313	33,464
PRIVATE	882,066	30,657
MEDIUM	4,597,419	31,339
PUBLIC	979,814	28,323
PRIVATE	3,617,605	32,269
LARGE	30,577,550	35,177
PUBLIC	23,096,050	34,773
PRIVATE	7,481,500	36,485

[a] Weighted averages. Total expenditures of institutions in reporting categories divided by total gross payroll or numbers of employees.

NOTES ON THE SURVEY

The data in this report were obtained through a survey questionnaire covering expenditures for mandated, retirement, and group insurance expenditures for the fiscal or calendar year 1993. The survey universe includes educational institutions in the United States meeting the following criteria, based on information in the 1993 Higher Education Directory: provision of at least four years of higher education; degree granting; private nonprofit or public; and student enrollments of 500 or more except for a few lower enrollments among institutions participating in prior surveys. Institutions with two or more campuses or branches are treated either as a system with one completed questionnaire for all component institutions, or as separate institutions, depending on respondents' preferences and their payroll and benefit cost accounting methods.

Institutional classifications by type are based on the Carnegie classifications in effect in 1993 and were provided, along with the information from the Higher Education Directory, by John Minter Associates, Inc., Boulder, Colorado. The current Carnegie classifications are as follows:

Research universities I: Offer a full range of baccalaureate programs, are committed to graduate education through the doctoral degree, and give high priority to research, including research based on substantial levels of federal government or other support. They award fifty or more doctoral degrees each year and they receive annually $40 million or more in federal support.

Research universities II: Offer a full range of baccalaureate programs, are committed to graduate education through the doctoral degree, and give high priority to research. They award fifty or more doctoral degrees each year and receive annually between $15.5 million and $40 million in federal support.

Doctorate-granting universities I: Offer a full range of baccalaureate programs and are committed to graduate education through the doctorate. They award at least forty doctoral degrees annually in five or more disciplines.

Doctorate-granting universities II: Offer a full range of baccalaureate programs and are committed to graduate education through the doctorate. They award annually at least ten doctoral degrees in three or more disciplines, or twenty or more doctoral degrees in one or more disciplines.

Comprehensive universities and colleges I: Offer a full range of baccalaureate programs and are committed to graduate education through the master's degree. They award forty or more master's degrees annually in three or more disciplines.

Comprehensive universities and colleges II: Offer a full range of baccalaureate programs and are committed to graduate education through the master's degree. They award twenty or more master's degrees annually in one or more disciplines.

Liberal arts colleges I: These institutions are primarily undergraduate colleges with major emphasis on baccalaureate degree programs. They award 40 percent or more of their baccalaureate degrees in liberal arts fields and are restrictive in admissions.

Liberal arts colleges II: These institutions are primarily undergraduate colleges with major emphasis on baccalaureate degree programs. They award less than 40 percent of their baccalaureate degrees in liberal arts fields and are less restrictive in admissions.

Professional schools and specialized institutions: These institutions offer degrees ranging from the bachelor's to the doctorate. At least 50 percent of the degrees awarded by these institutions are in a specialized field. Specialized institutions include theological seminaries, Bible colleges, and other institutions offering degrees in religion; medical schools and medical centers; other separate health-profession schools; schools of law; schools of engineering and technology; schools of business and management; schools of art, music, and design; and teachers colleges.

To provide data on a regional basis, institutions were grouped into six areas based on classifications of the National Data Service for Higher Education: New England, Mid-Atlantic, South, Midwest, Southwest, and West. The states in the regions are:

New England	*Mid-Atlantic*	*South*
Connecticut	Delaware	Alabama
Maine	District of Columbia	Florida
Massachusetts	Maryland	Georgia
New Hampshire	New Jersey	Kentucky
Rhode Island	New York	Louisiana
Vermont	Pennsylvania	Mississippi
		North Carolina
		South Carolina
		Tennessee
		Virginia
		West Virginia

Midwest	*Southwest*	*West*
Illinois	Arkansas	Alaska
Indiana	New Mexico	Arizona
Iowa	Oklahoma	California
Kansas	Texas	Colorado
Michigan		Hawaii
Minnesota		Idaho
Missouri		Montana
Nebraska		Nevada
North Dakota		Oregon
Ohio		Utah
South Dakota		Washington
Wisconsin		Wyoming

The survey also examines how employer retirement and insurance expenditures differ among institutions of varying size, based on total student enrollment as reported by the National Center for Education Statistics. Three degrees of size are compared: small — 500 to 1,000 students; medium — 1,000 to 5,000 students; and large — over 5,000 students.

In February 1993, 1,292 survey questionnaires were mailed to individual campuses and systems. As of the September 22 cutoff date, 585 usable questionnaires had been returned, a 45 percent response rate. Table 26 shows the survey response rate according to control, type, region, and size.

In the tables, the calculation of average expenditures as a percent of payroll or dollars per full-time equivalent employee reflects only the actual positive responses for a particular benefit category and does not include zero entries or nonresponses in the category. The printed base counts in the rows and columns of the tables are shown in parentheses for each entry, indicating the number of institutions that responded for a particular item. Average expenditure figures based on the totals for each major section of the questionnaire (e.g., legally mandated expenditures, pension plan expenditures, etc.) include all institutions that responded to one or more items within that section.

The report provides average expenditures as percent of total gross payroll and as dollars per employee per year calculated under two methods. The weighted average is calculated from the total benefit expenditures of all reporting institutions for a given benefit category, divided by the total gross payroll or total number of full-time equivalent employees for all institutions reporting in that category. The weighted average takes into account size of payroll or number of employees and thus incorporates a measure of educational expenditures commensurate with institutional size. The unweighted average reflects the percent of payroll or dollar figure calculated individually for each institution, summed, and divided by the number of reporting institutions. The unweighted average gives equal weight to each institution's response regardless of the size of its payroll or the number of its employees.

The total numbers of employees in the calculations are determined as an average for the fiscal or calendar year in question. The calculation figure is established by adding the reported full-time employees and the full-time equivalent of part-time employees at the beginning of the year to the comparable figures reported for the end of the year and dividing by two.

An institution may specifically compare its own retirement and insurance benefit expenditures with those reported in this study. Responding institutions can use a copy of their completed questionnaire, and nonresponding institutions can fill out the survey questionnaire — reprinted at the end of this booklet. (The entries should not include expenditures or payroll amounts for student employees whose services are performed in the employ of an institution at which the student is enrolled and regularly attending classes, since they are exempt for FICA and other benefit purposes covered by the survey questionnaire.) Each entered expenditure item can then be divided by (1) total gross payroll to get the percent of payroll figure, and by (2) the average number of full-time equivalent employees (full-time employees plus the full-time equivalent of part-time employees) during the fiscal or calendar year 1993, for the dollars-per-employee figure. The average full-time employee figure (denominator) is calculated as described in the preceding paragraph.

TABLE 26

Distribution of Responding Institutions by Type, Region, and Size, and by Control

	QUESTIONNAIRES MAILED	QUESTIONNAIRES RECEIVED	% OF TOTAL MAILED
TOTAL INSTITUTIONS	1292	585	45
INSTITUTIONAL CATEGORY			
RESEARCH AND DOCTORATE-GRANTING INSTITUTIONS	171	93	54
PUBLIC	98	56	57
PRIVATE	73	37	51
COMPREHENSIVE UNIVERSITIES AND COLLEGES	421	185	44
PUBLIC	188	78	41
PRIVATE	233	107	46
LIBERAL ARTS COLLEGES	493	236	48
PUBLIC	15	9	60
PRIVATE	478	227	47
PROFESSIONAL SCHOOLS	207	71	34
PUBLIC	18	5	28
PRIVATE	187	66	35
REGION			
NEW ENGLAND	117	51	44
PUBLIC	12	4	33
PRIVATE	105	47	45
MID-ATLANTIC	242	110	45
PUBLIC	44	17	39
PRIVATE	198	93	47
SOUTH	299	127	42
PUBLIC	105	53	50
PRIVATE	194	74	38
MIDWEST	386	206	53
PUBLIC	81	46	57
PRIVATE	304	160	53
SOUTHWEST	102	36	35
PUBLIC	41	16	39
PRIVATE	60	20	33
WEST	146	55	38
PUBLIC	36	12	33
PRIVATE	110	43	39
SIZE			
SMALL	322	125	39
PUBLIC	5	1	20
PRIVATE	315	124	39
MEDIUM	634	298	47
PUBLIC	89	36	40
PRIVATE	545	262	48
LARGE	336	162	48
PUBLIC	225	111	49
PRIVATE	111	51	46

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TIAA CREF

Teachers Insurance and Annuity Association
College Retirement Equities Fund

External Affairs
Corporate Research

This survey is confidential. *Only persons handling the research will see the responses of individual institutions. Data will be published in analytical form related to institutional classification, control, region and size.*

1994 EMPLOYEE RETIREMENT AND INSURANCE BENEFITS COST SURVEY

Your assistance in returning the completed survey as soon as possible will be greatly appreciated.

Please see the brief instructions on page 4.

This survey, the ninth in a biennial series, covers expenditures for retirement and insurance benefits for the **fiscal or calendar year** ending in 1993. The survey collects and publishes up-to-date payroll-related data on the amounts paid by colleges and universities for these benefits. No other survey provides this kind of data for higher education.

Data derived from the employee benefits cost survey are tabulated using categories established by the Carnegie Classification of Higher Education. The Carnegie Classification is a widely recognized system which categorizes institutions on the basis of the level of degree offered and the scope and complexity of an institution's research and education program. The Carnegie Classification system permits colleges and universities to compare their own benefits expenditures with those of closely matched institutions.

Your participation in the survey is greatly appreciated. If someone other than yourself could better complete the questionnaire we would appreciate your redirecting it. A response from each institution is vitally important to ensuring an accurate picture of current costs for retirement and insurance benefits.

Each participating college and university will receive a copy of the published report.

EMPLOYEE RETIREMENT AND INSURANCE BENEFITS COST SURVEY

Instructions for completing the survey are given on the back page of the questionnaire.

Please give actual data or best estimate.

Retirement and Insurance Benefits

TOTAL FOR FISCAL OR CALENDAR YEAR ENDING IN 1993
(OMIT CENTS)

A. Total Gross Payroll . . . . . $ [107]

B. Expenditures for Legally Mandated Programs (employer's share only)

1. Social Security (FICA tax) . . . . . [17]
2. Unemployment Compensation . . . . . [26]
3. Workers' Compensation . . . . . [35]

Legally-Mandated Total $ [44]

C. Pension Plan Expenditures (employer's share only)

1. Payments to public retirement systems (institutional contributions and any payments by state or local government on behalf of the institution) . . . . . [53]
2. Payments to defined contribution pension plans, including TIAA-CREF, other insurers, and investment companies . . . . . [62]
3. Payments to self-administered or trusteed defined benefit pension plans . . . . . [208]
4. Supplementary or other payments under unfunded pension programs . . . . . [17]

Pension Plan Total $ [26]

D. Other Benefit Plan Expenditures (employer's share only)

1. Life insurance plans . . . . . [35]
2. Health care plans
   a. Active employees . . . . . [44]
   b. Retirees . . . . . [53]
   Total . . . . . [62]

   Check the following if included in any of your health care plan(s):
   ☐ Dental Care ☐ Vision Care ☐ Routine physical exams
3. Life and health care plans combined (for institutions unable to provide these figures separately) . . . . . [71]
4. Travel accident insurance . . . . . 73 [308]
5. Long-term disability income insurance . . . . . [17]

Other Benefit Plan Total $ [26]

E. Employee Contributions

1. Social Security (FICA tax) 335
2. *Regular* pension and annuity plan contributions (under either salary deduction or salary reduction agreements). *Do not include voluntary extra contributions under salary reduction agreements* 44
3. Life insurance plans 53
4. Health care plans 62
5. Long-term disability income insurance 408
6. Unemployment Compensation (in states requiring an employee contribution) 17
7. Cash sickness benefits insurance tax (certain states only 26

Employee Contributions Total **$** 35

F. Retirees' Contributions for Health Care Coverage (Retirees' own contributions to the cost of coverage.) $ 44

G. Number of 1993 Employees

	Total Full-time Employees	Total Part-time Employees	Total
1. No. of employees at start of year	508 9 13	14 9 19	20 9 25
2. No. of employees at end of year	26 9 31	32 9 37	38 9 43

Please estimate the average number of hours per week worked by part-time employees: ___ hours. (44 45)

Your Remarks or Comments:

Please return the completed questionnaire in the enclosed postage-paid envelope to:

TIAA-CREF
Corporate Research
730 Third Avenue, 23rd Floor
New York, NY 10017-3206

(Name of Respondent—Please Print)

(Title)

If you have any questions regarding the survey, please call us at:
1 800 842-2733
Frank King Ext. 2281 or
Maria Torres Ext. 3038

( ) - (508 9 11 13 14 17)

(Your Area Code and Telephone Number)

INSTRUCTIONS

1994
EMPLOYEE
RETIREMENT
AND
INSURANCE
BENEFITS
COST SURVEY

Expenditures for Fiscal or Calendar Year Ending in 1993

A. Total Gross Payroll. Include all wages and salaries paid in the fiscal or calendar year ending in 1993 to all hourly and salaried employees in all employee categories, full-time and part-time, excluding student employees.

B. Employer Expenditures for Legally-Mandated Programs. Include all employer-paid Social Security taxes and employer payments (insured, self-insured, or direct payments) for Unemployment Compensation and Workers' Compensation.

C. Employer Pension Plan Expenditures. Institutions whose employees are covered under public retirement system(s) (state or local) should include both institutional contributions to a public system and any payments made by the state or local government on behalf of the institution's employees. In some instances it may be necessary to estimate contributions to a public retirement system by multiplying the payroll of covered employees by an average percentage contribution rate, a figure that can be supplied by the retirement system.

Do not include *extra* contributions for tax-deferred annuities under salary-reduction agreements.

D. Employer Expenditures for Other Benefit Plans. Report net employer payments for the insurance coverages in this section after deducting any dividends or credits returned to the employer by the insurer, or expected to be returned based on experience during the reporting year.

Include under group life insurance any premiums for accidental death and dismemberment insurance (AD&D) coverage.

THIS SURVEY IS CONFIDENTIAL
Identity of individual institutions will not be disclosed. Data furnished will be published only in the form of totals for groups of institutions. Only persons handling the research will see your report.

Health care plans include insured or self-insured coverage for basic hospital-surgical-medical, major medical, comprehensive, health maintenance and preferred provider organizations, etc., dental plans, and vision-care plans, covering both employees and retirees. Please enter employer costs separately for active and retired coverage, if possible, and give total.

Enter *combined* life and health expenditures only if you are unable to list these two expenditure categories separately.

Payments for long-term disability income insurance should include both insured and self-insured plans, but not the cost of disability benefits provided as part of a pension plan, as under many public retirement systems.

E. Employee Contributions. These are the employees' own payments towards the listed benefit items. Report deductions or reductions from employee pay and/or from flexible spending accounts, if applicable.

For employee pension contributions, include only regular employee contributions (whether paid by deduction or under salary reduction agreements). *Do not include voluntary extra contributions under salary reduction agreements.*

For life, health, and disability plan deductions, please include both regular and optional contributions made by employees.

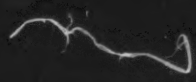
F. Retirees' Contributions for Health Care Coverage. Report contributions paid by retirees for their own or dependent coverage under your group health care plan(s).

G. Number of 1993 Employees. Report the number of full-time employees and the number of part-time employees (excluding student employees) at the beginning and end of the fiscal or calendar year ending in 1993.

Approximate or Incomplete Data. If you are unable to give exact data, please give estimates. If you are unable to break down the data items as requested in the questionnaire, note next to the entered item that it includes expenditures in another category.

Institutions Covered. If your data include other branches or campuses than indicated on the mailing label, please attach a list of these institutions.

A publication of TIAA-CREF External Affairs
Corporate Research



Teachers Insurance and Annuity Association
College Retirement Equities Fund
730 Third Avenue
New York, NY 10017-3206

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